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**Provision of Affordable Housing and Access to Opportunity in Victoria,
Texas**

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Texas**

by

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Report

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Dedication

This report is dedicated to my husband, Steven Stern, my parents, Carla and Michael Hanes, and all residents of Victoria, Texas.

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Abstract

Access to and Provision of Affordable Housing in Victoria, Texas

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Victoria, Texas is a small city with a population of 62,592 according to the 2010 Census. Despite its size, Victoria does not have any form of zoning, which inhibits the ability of the City to control development and land use patterns. This lack of control may have negative effects on low-income communities and the location of affordable housing. This report considers the location of affordable housing throughout the city, analyzing the proximity of these housing developments to environmental hazards, such as industrial uses and floodplains, and access to areas of opportunity, such as transit routes, retail and grocery stores, and high-achieving schools. The purpose of this analysis is to determine if public actions (or inactions) and private development have resulted in an equitable or inequitable distribution of affordable housing, and to propose recommendations for addressing any inequities that may exist in the city of Victoria.

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Chapter 1: Introduction and Methodology

INTRODUCTION

Victoria, Texas is a small city located on the banks of the Guadalupe River twenty-eight miles from the Texas Gulf Coast, nestled between Houston, Austin, San Antonio, and Corpus Christi¹. In 2010, Victoria had an urban population of 62,592 and a total county population of 86,793². Although Victoria has been growing more slowly than larger cities in Texas, growth and development have increased in recent years, accompanied by an explosion of multifamily housing construction to compensate for years of single family home development. As a result, residents of Victoria lack a variety of housing options, and as the cost of living rises in response to increased demand and inadequate supply, Victoria's low-income residents are affected the most.

While Victoria is growing and lacking in adequate rental housing, it is not gentrifying. Victoria's growth pattern is heavily concentrated to the north and northeastern areas of the city with big box commercial and increasingly large single family homes driving development. The original townsite, or downtown area of Victoria, has experienced disinvestment for years, and is isolated from much of the city, as development has not occurred to the south due to the geographic barrier posed by the Guadalupe River. As development moves further north, neighborhoods to the south and central areas of town experience filtering, where homes once occupied by higher income residents filter to lower income residents as households with higher incomes move to newer areas. Because opportunity and access to goods and services is concentrated to the north, there is little incentive to buy or develop in the older parts of the city, which are neglected and experiencing disinvestment.

These challenges are compounded by the fact that Victoria does not have any form of zoning, meaning that market forces drive development, and city planners have a

¹ "Victoria 2025 Comprehensive Plan." City of Victoria. May 19, 2000. Accessed November 22, 2014, from <http://38.106.5.174/home/showdocument?id=674>

² "Census 2010—Victoria (city), Texas Total Population." US Census Bureau. American Fact Finder. Retrieved May 9, 2014 from http://factfinder2.census.gov/faces/nav/jsf/pages/community_facts.xhtml#none.

limited ability to direct growth and investment. Growth is also impacted by the City's subdivision development ordinance, which allows developers to choose land use designations that they must abide by, and deed restrictions, which present challenges to equity, as these restrictions mandate that homes must be constructed of certain materials and be of a certain size, limiting the ability of lower-income residents to locate in these areas. Victoria's low-income residents have been historically isolated to the southern areas of town with deed restrictions and lack of diverse housing typologies affecting their mobility. However, certain types of affordable housing can provide the means to relocate to areas of higher opportunity with improved access to goods and services, breaking up concentrations of poverty.

As a Community Development Block Grant entitlement community, Victoria is able to receive CDBG funds to provide affordable housing and make other community development improvements. The City must abide by the provisions of the Fair Housing Act, and further fair housing in their use of these federal dollars. The Fair Housing Act requires municipalities to not discriminate in housing on the basis of race, color, national origin, religion, sex, familial status or handicap. While cities may not make outright acts of discrimination, segregation of affordable housing in concentrated areas of poverty and limiting access to opportunity can be considered fair housing violations. In addition to these issues, proximity of low-income or affordable housing to environmental hazards is often a concern, and Victoria is at additional risk, since it lacks zoning regulations to separate hazardous uses from residential sites.

The purpose of this report is to analyze the location of low-income communities and existing affordable housing by considering the proximity of these types of housing to environmental hazards, and access to opportunities, such as transit routes, high-achieving schools, and important shopping centers. The intent of this analysis is to determine if public actions and private development forces have produced inequitable patterns of development, or if affordable housing is dispersed in an equitable fashion throughout the city. This report will conclude with recommendations for future areas of growth and

potential solutions to address any inequitable patterns of affordable housing development that may be found as a result of this analysis.

METHODOLOGY

This report begins with an analysis of the history of Victoria, focusing particularly on important economic trends that drove demand and influenced the geography of development. This section also mentions the use of deed restrictions, particularly racial deed restrictions, beginning in the 1940s. All data on deed restrictions was compiled through research at the Victoria County Clerk's office by recording every neighborhood listed as having restrictions in the County's master plat book. Prior to this research, no comprehensive list of the deed restricted neighborhoods or those with racial restrictions existed.

Chapter 3 introduces the planning context for Victoria and the state as a whole, relying heavily on the 1985 Master Plan, published in 1961, but never fully adopted by the city. While this plan was not fully implemented, it marked a crucial turn in Victoria's planning environment, as it was the first time that a master plan was created, along with the city's first formal rejection of a proposed zoning ordinance. This chapter details the contexts in both Texas and Victoria that have shaped planning and development, as well as constrained municipalities' abilities to provide affordable housing and prevent proximity to undesirable uses.

Chapter 4 analyzes current demographic and housing conditions, following a similar pattern to the City of Victoria's most recent Consolidated Plan. This chapter contains data assembled from various sources, particularly the Decennial Census and American Community Survey, along with market research data from the Texas A&M Real Estate Center. Data on affordable housing locations did not previously exist in GIS, and is not available online. This data was assembled through the creation of GIS shapefiles from hard copy lists regarding subsidized housing obtained from the Victoria Housing Authority, and site visits to confirm locations.

Chapter 5 takes this analysis further by presenting a series of maps showing the proximity of low-income block groups and affordable housing sites to various environmental hazards and areas of opportunity. While shapefiles regarding environmental hazards were available from the EPA, TCEQ, and the City of Victoria, many of the shapefiles used, such as transit routes, educational attendance zones, retail centers, and grocery stores, were created as part of this report.

The final chapter builds on the analysis presented in the previous chapters by drawing conclusions regarding the provision of affordable housing and making recommendations for future development aimed at the City of Victoria, the Victoria Housing Authority, and private developers who may be developing future subsidized units under the Low Income Housing Tax Credit Program. This information will be made available to both the City of Victoria, currently in the process of developing a new Consolidated Plan, as well as Texas Low-Income Housing Information Service, to aid them in understanding the location and provision of affordable housing in Victoria.

CONTEXT MAPS

The following maps provide context for understanding the geography of the City of Victoria that will be important in further chapters throughout this report. The first map shows the context of Victoria within Victoria County, and includes industrial park locations as well as the location of the unincorporated area of Bloomington. The second map provides context for major roads and landmarks within the city limits that are referenced throughout this report. The final map highlights the locations of certain neighborhoods that are specifically mentioned by name throughout the course of this report, so that their location within the city may be better understood.

Victoria County Major Roads and Landmarks

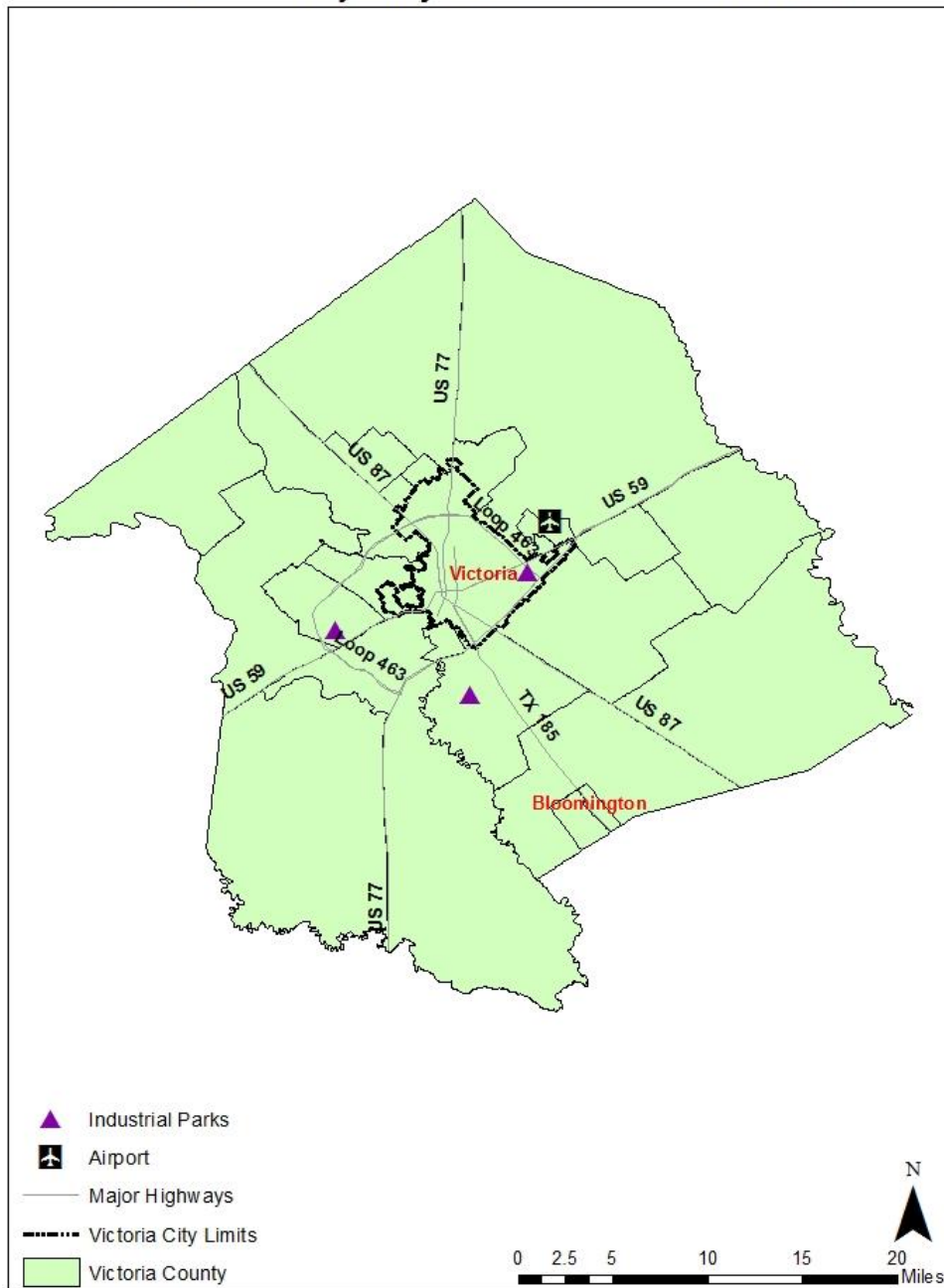


Figure 1: Victoria County Major Roads and Landmarks

Major Employers and Landmarks

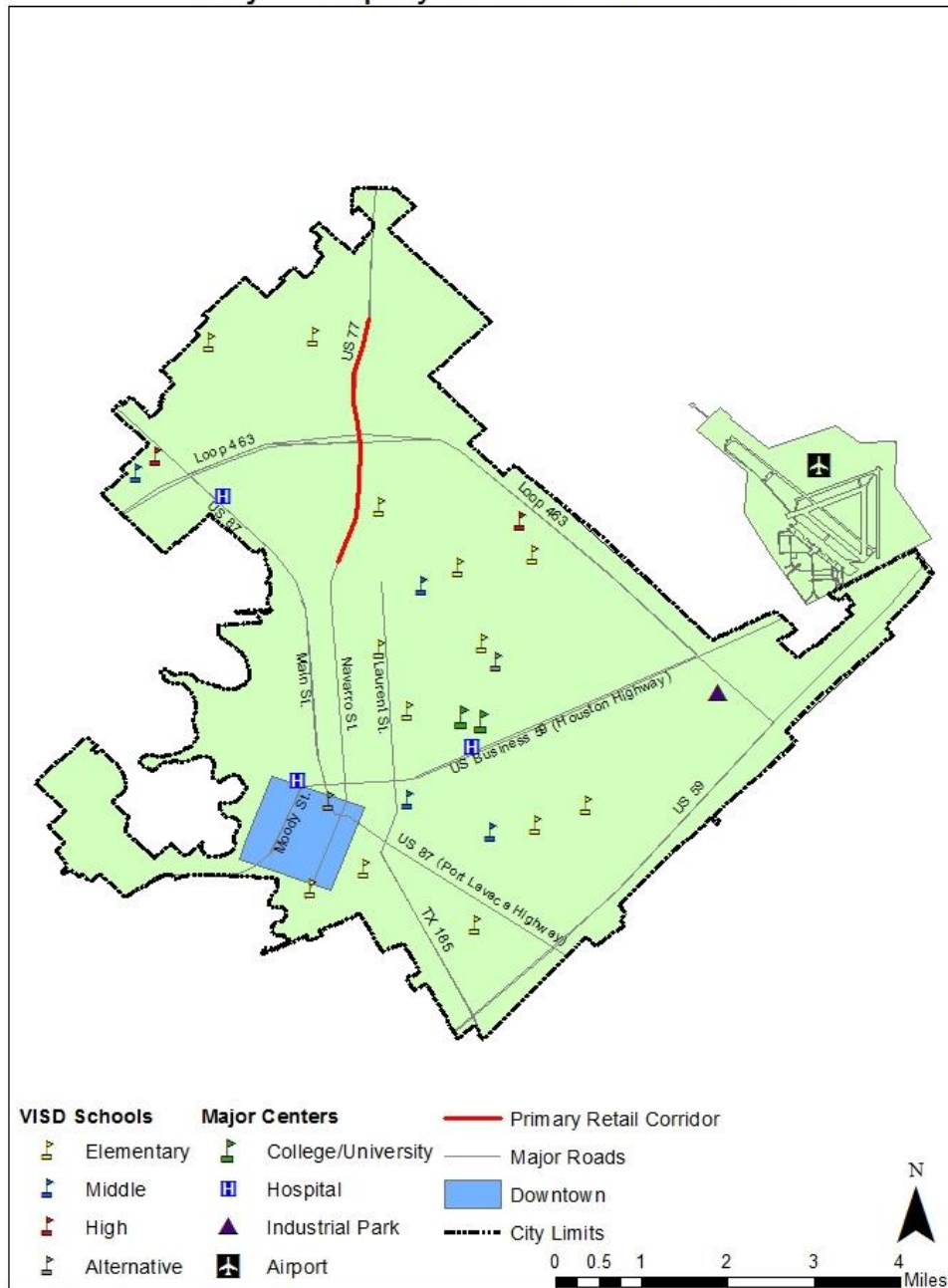


Figure 2: Major Roads, Employers, and Landmarks, City of Victoria

Location of Selected Neighborhoods

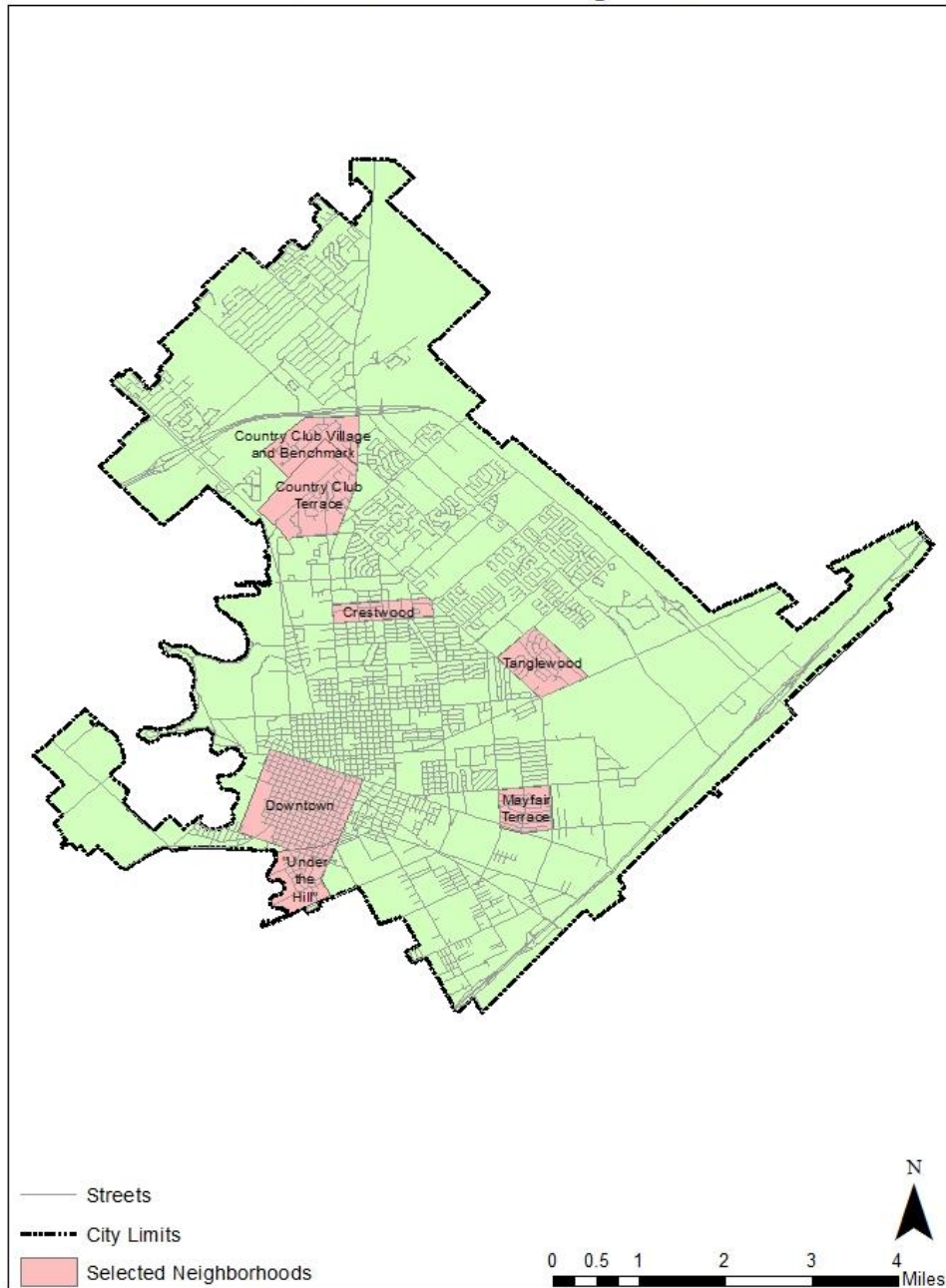


Figure 3: Location of Selected Neighborhoods, City of Victoria

Chapter 2: History of Victoria

FOUNDING AND EARLY DEVELOPMENT OF VICTORIA: 1824-1848

Victoria was originally founded in 1824 by Martin de León under the name Nuestra Señora de Guadalupe de Jesús, or Guadalupe Victoria, as it was more commonly known³. DeLeón was given an empresario grant by San Fernando de Bexár, granting him permission to settle “forty-one Mexican families of ‘good moral character’” on the lower Guadalupe River⁴. The first town survey was created by José M. J. Carbajal, and was in the traditional Mexican style, with grid streets and a central plaza square. By 1825, Anglo families began to arrive and settle in the colony as part of the regional trend of Anglo migration to Texas from 1822-1832, eventually leading to the Texas Revolution⁵. DeLeón and many other citizens of Guadalupe Victoria supported the revolution against Antonio López de Santa Anna, and were considered traitors, as many were Mexican citizens of Spanish decent. The Mexican citizens of Guadalupe Victoria suffered greatly under both Mexican occupation during the revolution, and Texas Independence, as incoming Anglo settlers falsely viewed them as Mexican sympathizers⁶. As a result, most of the surviving Mexican colonists fled following the Texas Revolution, and Victoria became an Anglo town.

In 1839, Victoria incorporated into the Republic of Texas, the municipal government was formed, and prominent citizen John J. “Juan” Linn was selected as the first mayor. The City Council met for the first time on April 20, 1839, and set forth 10 rules for development in Victoria:

1. 640 acres were to be surveyed into building lots, commencing at Market Square, lots to be 50 varas (approximately 140 feet) square except for those on the square, which were to be 25 by 100 varas (approximately 70 by 275 feet). Streets were to

³ Shook, Robert. *Victoria: A Pictorial History*. Virginia Beach, VA: Donning, 1985.

⁴ “DeLeón’s Colony” *Texas State Historical Association*, Accessed January 23, 2015, from <http://www.tshaonline.org/handbook online/articles/ued01>

⁵ Shook, Robert. *Victoria: A Pictorial History*. Virginia Beach, VA: Donning, 1985.

⁶ “DeLeón’s Colony” *Texas State Historical Association*, Accessed January 23, 2015, from <http://www.tshaonline.org/handbook online/articles/ued01>

be 20 varas (55 feet) wide, and parallel with the streets indicated in the original survey by Carbajal.

2. An old survey by James Kerr was to be “respected with regard to the lots surveyed by him and marked for individuals,” and twelve months would be given to all persons holding a title to come forward and prove their ownership.
3. Six squares were to be set aside for churches, and four for schools.
4. Any house or part thereof lying in any street would be permitted to remain for an amortization period of ten years without penalty.
5. 1,280 acres were to be surveyed in lots of 10 acres each contiguous with the first survey and equidistant from the town center on three sides of the town survey.
6. The remainder of the town would be surveyed into lots of 20 acres each.
7. Lots with many trees were to be reserved for the use of the town forever. Purchasers were permitted to cut timber for “firewood, building, or farming uses only.”
8. Individuals would be able to purchase a lot upon which they had already established a building for \$20.00 or the price of an equally valuable lot that had been sold at auction.
9. 200 building lots were to be sold in public auction on the first Monday in July, 1839.
10. Three commissioners were to be appointed from the board to handle the sale of buildings and lots. Lots were required to be sold to actual purchasers, and they were required to improve the lot within 12 months of purchase⁷.

The government’s primary strategy for financing government operations was the sale of land, which continued from 1839 to approximately 1889.

ECONOMIC TRENDS AND PROSPERITY THROUGH THE AGES: 1850-1940

Due to its proximity to the coast, Victoria quickly emerged as a prosperous trade center, with most trade items from the prominent port of Indianola coming through

⁷ Grimes, Roy. *300 Years in Victoria County*. Mount Pleasant: NorTex Press, 1968.

Victoria by rail. At that time, the Guadalupe River was not navigable for trade. Victoria also had very fertile soil in the Southern bottomlands, and agriculture became quite profitable⁸. Cotton was the most commonly grown crop in the area, and many planters from the Old South relocated to the area, along with their slaves. Cattle ranching began to develop as an industry, but was secondary to the large, highly profitable cotton plantations. In addition to farming and ranching, general merchandise, professional services, craftsmanship, and banking also provided a strong foundation for wealth. From 1850 to 1860, Victoria's population doubled, growing to 2,700 residents in the city, and 4,171 in the county. By 1860, Victoria was one of the wealthiest counties in the entire state of Texas⁹.

While Victoria emerged to prominence following the U.S. Mexican War, the Civil War resulted in catastrophe and economic downturn for many Victorians. Although Victoria remained an important trading center during wartime, exchanging cotton for guns, ammunition, medicine, and other goods with foreign markets in Mexico, the railway connecting Victoria to Port Lavaca was destroyed to block federal invasion in 1863. After the war, Victoria's farming economy failed miserably, having been very reliant on large plantations and slave labor. In response to the economic downturn, cattle ranching emerged as the primary economic driver in Victoria, after locals identified a viable market for beef and beef hide products up North. Victoria became known as "the Cradle of the Cattle Industry," and local ranchers managed the first herds to go up the trail after the Civil War. In 1871, the damaged railroads were restored, which helped further Victoria's economic success as a trade center.

By 1876, Victoria was economically prosperous once again, with cattle ranching, strong banking, and railroad connectivity advancing Victoria as the center of the cattle trade in Texas. Victorian style homes were built throughout the city, and this new elegance, along with the widespread cultivation of roses, earned the city the name, "The City of Roses." Although the arrival of barbed wire in the 1880s ended the cattle drives to

⁸ Shook, Robert. *Victoria: A Pictorial History*. Virginia Beach, VA: Donning, 1985.

⁹ Grimes, Roy. *300 Years in Victoria County*. Mount Pleasant: NorTex Press, 1968.

Northern markets, ranchers focused on improving their herds and meat packing and manufacturing emerged locally. Along with meat packing plants, mills for grinding bones, spinning cotton, and expressing oil from cottonseed developed as well. Victoria experienced unprecedented growth during this period, and by 1900, the county had a total population of 13,678¹⁰.

Oil speculation began in Victoria in 1911, leading to the development of over 200 oil fields, with many on existing ranches¹¹. Commercial production of oil and gas began in Victoria in the 1930s, with the first successful production at McFaddin Field, located on the McFaddin Ranch. Although ranchers did receive a great deal of money from the commercial production of oil, it did not replace the cattle industry. Ranches received an economic boost from oil production and continued to profit from ranching as well. As a result Victoria was home to many residents with great fortunes, and gained a reputation of having the “greatest number of millionaires per capita of any city in the United States”. The descendants of Victoria’s original ranchers, such as the Welder and O’Connor families, remain among the wealthiest families in Victoria today, the result of a long line of cattle and oil fortunes¹².

VICTORIA’S POPULATION EXPLOSION: 1940-1960

Despite Victoria’s massive successes in cattle ranching and commercial oil and gas production, the strongest shift in Victoria’s economy occurred in the early 1940s with the establishment of two Army air field training bases—Foster Field and Aloe Field. These airfields transformed Victoria from a primarily agricultural economy, and provided an irreversible economic stimulus¹³. Although the bases did not last long, with Aloe Field closing in 1945, and Foster Field in 1957, they pumped millions of dollars into Victoria’s economy and stimulated growth. Victoria grew rapidly in population and size as the City

¹⁰ Grimes, Roy. *300 Years in Victoria County*. Mount Pleasant: NorTex Press, 1968.

¹¹ Shook, Robert. *Victoria: A Pictorial History*. Virginia Beach, VA: Donning, 1985.

¹² Grimes, Roy. *300 Years in Victoria County*. Mount Pleasant: NorTex Press, 1968.

¹³ Hammonds, Terry. *Historic Victoria: An Illustrated History*. San Antonio: Historical Publishing Network, 1999.

annexed more land to the North and East of the original townsite. During this decade, developers adopted restrictive covenants for new neighborhoods for the first time. By 1950, the population of the city surpassed that of the county, indicating that Victoria was now developing into an urban area¹⁴

The end of World War II and the Korean War resulted in the closure of the air bases, signaling an economic downturn. However, the anticipated recession did not occur, as an out-of-state petrochemical plant, DuPont, opened a plant in Victoria County producing nylon intermediates¹⁵. DuPont was followed by many other similar plants including Union Carbide, Alcoa, and Vinson, reshaping Victoria from an agricultural to an industrial economy. These plants drew many new workers to Victoria, continuing the trend of growth through the 1950s and beyond. During the 1950s, Victoria more than doubled in size due to annexation. Land values soared, the number of developers increased, and many new homes were constructed. However, this growth also sent “shock waves” through the city which persisted through the 1950s, as the existing infrastructure was not prepared to handle the influx of residents. Streets became congested and in disrepair, and drainage was inadequate. Even affluent neighborhoods lacked modern storm sewers, and homes often flooded during rainstorms¹⁶.

Although these plants greatly benefitted Victoria’s economy by increasing jobs and promoting growth, none were located within the city limits of Victoria. Rather, these plants took advantage of prime rural locations to the south of the city in Victoria County, near Victoria’s barge canal that offered a water source as well as access to the Gulf of Mexico. While this location helped to protect city residents from the harmful environmental effects of the plants, the plants were located near the smaller town of Bloomington. Although Bloomington was closer to the plants, Victoria absorbed most of the economic benefits, while Bloomington and other rural communities endured more of

¹⁴ Hammonds, Terry. *Historic Victoria: An Illustrated History*. San Antonio: Historical Publishing Network, 1999.

¹⁵ Hammonds, Terry. *Historic Victoria: An Illustrated History*. San Antonio: Historical Publishing Network, 1999.

¹⁶ Grimes, Roy. *300 Years in Victoria County*. Mount Pleasant: NorTex Press, 1968.

the hardships. While Victoria absorbed a great deal of growth from new workers moving to the area, Bloomington did not experience this same degree of growth, and remained an impoverished, rural town.

Racial Restrictive Covenants

Development began increasing in Victoria in the 1940s, and developers began adopting restrictive covenants for new subdivisions. Many of these covenants contained racially discriminatory restrictions. From 1940 to 1949, 10 of the 14 subdivisions platted at that time contained racial restrictions barring both African-Americans and Hispanics from owning or occupying a home in those areas. The racial restrictions for the Coleman subdivision in Victoria read:

4. No person who is a member of the Mexican race shall use or occupy any building or any lot; provided that members of the Mexican race who are domestic servants, or members of the family of domestic servants, of the person occupying any such building or lot may in the capacity of a servant use and occupy the same¹⁷.
5. No person who is a member of the Negro race or who is of African descent shall use or occupy any building or any lot; provided that members of the Negro race, or those of African descent, who are domestic servants, or members of the family of domestic servants, of the person occupying any such building or lot may in the capacity of a servant use and occupy the same.

Racial restrictions in Victoria disappeared beginning in 1950, after the 1948 U.S. Supreme Court case, *Shelley v. Kramer*, established that racially restrictive covenants were unconstitutional. Many of these neighborhoods later amended the restrictions or voided them altogether, and today, only one of these neighborhoods, Hillcrest, maintains an upper-class population. The other neighborhoods have undergone decline and filtering over the years, as a result of Victoria's traditional North and Northeast growth pattern,

¹⁷ Many cities in Texas had a "tri-racial" system of racial segregation, where both African-Americans and Hispanics were not given equal status to whites. Although the Supreme Court ruled that Hispanics were legally considered white, many laws in Texas encouraged discrimination against Hispanics, deeming them as separate from whites.

and the abandonment of downtown by major retail providers for more desirable locations on the North side. These racially restrictive covenants, along with other restrictions, did not allow these neighborhoods to maintain exclusivity over time, as they eventually expired and were removed as the neighborhoods filtered over time. However, their location to the North and East of the original town site predicated Victoria's northern and northeastern growth patterns that continue to dominate development and the landscape of the city today.

SUMMARY

Victoria's history as one of the oldest and wealthiest cities in Texas provided a strong foundation for the city to endure economic challenges by shifting to newer, more prolific sources of economic development. While Victoria began as an agricultural region benefitting from nearby trade centers, over time the economy shifted toward cattle ranching, meatpacking, oil and gas production, military operations, and ultimately, the petrochemical industry. In particular, the latter shifts toward military operations and industry signaled a population explosion that warranted the need for more development and stronger city planning.

In 1957, City Council voted to move forward with drafting the first formal master plan for Victoria, ushering in an era of formal planning that continues today. The formal planning context in Victoria, along with enabling legislation and regulations in Texas, will be discussed in more detail in the next chapter, to further explain how planning decisions have impacted Victoria's history and development.

Chapter 3: Planning Context in Victoria and Texas

In response to the booming growth that Victoria experienced in population and land area during the 1950s, City Council began accepting proposals from private consulting firms for the creation of the city's first Master Plan. This planning process marked the beginning of formal city planning in Victoria; however, this plan was never fully adopted or implemented. Key features of the plan, particularly the proposed zoning ordinance, were rejected by City Council¹⁸. Today, Victoria, with an estimated population of over 65,000, remains the third largest city in Texas without zoning, and one of the largest in the country, as most U.S. cities with populations of 5,000 or more have adopted some form of zoning¹⁹. As a result of local concerns and a permissive planning environment at the state level, Victoria lacks many of the government regulations associated with planning and regulating growth.

PLANNING CONTEXT IN TEXAS

Planning regulations in Texas generally allow for locally adopted regulations and planning processes, but do not require them. Counties have extremely limited planning powers, which leads to a lack of basic infrastructure and regulations in outlying areas. Cities are only able to exert planning power over outlying areas through annexation. Planning in Texas is often used to facilitate development, rather than constrain or direct it, making Texas a very developer-friendly state that values private property rights, and is characterized by sprawl²⁰.

¹⁸ Grimes, Roy. *300 Years in Victoria County*. Mount Pleasant: NorTex Press, 1968.

¹⁹ Dougherty, James L Jr.; Wilson, Reid C. "Zoning: A Quick Review of Concepts, Key Procedures, Words of Art, etc." Wilson, Cribbs, and Goren. Accessed February 16, 2015 from http://www.wcglaw.net/docs/1280339455_Zoning%20-%20A%20Quick%20Review%20of%20Concepts.pdf

²⁰ Quarles, Brandon D.; Cordon, Matthew C. *Legal Research for the Texas Practitioner*. Wm. S. Hein Publishing, 2013.

Home Rule and Annexation

According to the Texas Constitution, cities with a population of 5,000 or more may adopt and amend their own charters as a “home rule city²¹.” Home rule cities are given all the powers not denied them by the state, whereas general rule cities only have powers directly given to them by the state. As a result, home rule cities are able to pass charters and ordinances, provided these do not violate the State Constitution or the general laws enacted by the State Legislature. Victoria adopted a home rule charter during an election in 1913²².

These cities are also given the power to annex land within the city’s extraterritorial jurisdiction (ETJ), which ranges from one half mile to five miles outside of the city limits, depending on the size of the jurisdiction. Chapter 43 of the Texas Local Government Code permits home rule cities to annex land in their ETJs, provided that full city services will be extended to the area within 4.5 years²³. In 1999, SB 89 was passed, requiring cities to create annexation plans, including a detailed service plan that the city is obligated to follow upon adoption²⁴. Cities must wait three years after adoption of the plan to annex any of the areas in question, unless the area has requested annexation through a petition.

Zoning

Zoning is considered to be the most powerful method for the regulation of land use, and is often the primary means for doing so²⁵. The Supreme Court of the United States determined that zoning land for future development was a valid use of the state police power in 1926, provided that zoning decisions were not arbitrary or unreasonable,

²¹ Article 11. Municipal Corporations. Texas Const. art. 11. sec. 5. cl. a.

²² Grimes, Roy. *300 Years in Victoria County*. Mount Pleasant: NorTex Press, 1968.

²³ *Texas Local Government Code* § 43.023 (1987).

²⁴ “Texas Legislature Online: History.” Texas Legislature Online. June 19, 1999. Accessed February 16, 2015.

²⁵ Dougherty, James L Jr.; Wilson, Reid C. “Zoning: A Quick Review of Concepts, Key Procedures, Words of Art, etc.” Wilson, Cribbs, and Goren. Accessed February 16, 2015 from http://www.wcglaw.net/docs/1280339455_Zoning%20-%20A%20Quick%20Review%20of%20Concepts.pdf

and fit within the state's role of protecting the health, safety, morals, or general welfare of the public²⁶. Following this case, the Standard Zoning Enabling Act of 1926 (SZA) was adopted, and gave local legislative bodies the authority to assign zoning categories to districts throughout their cities²⁷. Texas adopted a statewide version of this enabling act in 1927, under chapter 211 of the Local Government Code, permitting, but not requiring, municipalities to adopt local zoning regulations²⁸. Today, it is no longer required for zoning ordinances to be based on existing comprehensive plans. Zoning regulations only apply within the city limits, although cities are often able to exercise some control over the ETJ. In 2001, House Bill 1445 required cities and counties to execute an agreement regarding which entity is authorized to regulate development in the ETJ²⁹. Victoria is among the many cities that executed such an agreement in favor of city regulation, to ensure that development in the ETJ is not substandard and can be more easily integrated into the city upon future annexation³⁰. Counties have no zoning authority or development regulations, aside from recording plats and participating in regional governance, and as a result, many counties in Texas contain informal settlements, small, densely populated pockets of low-income residents living in trailers, manufactured homes, and self-built homes lacking infrastructure and basic services³¹.

²⁶ *Euclid v. Ambler*, 272 U.S. 365 (1926). Accessed February 16, 2015 from <https://www.law.cornell.edu/supremecourt/text/272/365>.

²⁷ Dougherty, James L Jr.; Wilson, Reid C. "Zoning: A Quick Review of Concepts, Key Procedures, Words of Art, etc." Wilson, Cribbs, and Goren. Accessed February 16, 2015 from http://www.wcglaw.net/docs/1280339455_Zoning%20-%20A%20Quick%20Review%20of%20Concepts.pdf

²⁸ *Texas Local Government Code* § 213.002 (1987).

²⁹ "Texas Legislature Online: History." Texas Legislature Online. June 19, 1999. Accessed February 16, 2015.

³⁰ *Victoria 2025*. City of Victoria. May 19, 2000. Accessed November 22, 2014, from <http://38.106.5.174/home/showdocument?id=674>

³¹ Quarles, Brandon D.; Cordon, Matthew C. *Legal Research for the Texas Practitioner*. Wm. S. Hein Publishing, 2013.

Comprehensive Planning

Municipalities in Texas are also allowed, but not required, to adopt comprehensive plans regarding the long-range development of the city. Chapter 213 of the Local Government Code permits municipalities to adopt these plans, but leaves the content of the plan up to the municipality. The city is also allowed to define in their charter the relationship between the plan and local development regulations. As a result, cities may have zoning ordinances but no current comprehensive plan, or vice versa³².

PLANNING CONTEXT IN VICTORIA

While larger cities began adopting zoning regulations and comprehensive plans as early as the 1920s, at that time, Victoria was a rural town dominated by cattle ranching and agriculture. After the transformation of Victoria's economy by the opening of Foster and Aloe fields during World War II and the subsequent industrial development that arrived afterward, Victoria began to emerge as a small city. As a result of this economic shift and an unprecedented growth rate, City Council determined that Victoria needed a master plan to guide the future development of the city³³.

1985 Master Plan

In 1957, City Council selected Koch and Fowler, a planning and engineering firm based in Dallas, to complete the city's first master plan. The plan was completed in 1961, and was a consolidation of eight interim reports presented at public hearings from 1957 to 1960. The plan highlighted the importance of the growing industrial economy, including mining for oil and natural gas, and the production of aluminum and petrochemicals. As a result of the success of these industries, the population of the city grew from 16,126 in 1950 to 33,047 in 1960, at a growth rate of 105%³⁴. The consultants preparing the plan believed that this level of growth would continue in the future as a result of these burgeoning industries, and used this steep rate of growth when projecting the future

³² *Texas Local Government Code* § 211.003 (1987).

³³ Grimes, Roy. *300 Years in Victoria County*. Mount Pleasant: NorTex Press, 1968.

³⁴ *1985 Master Plan*. Koch and Fowler Engineers. 1961.

population of the city. The plan estimated that Victoria would have a population of 63,750 by 1970 and 108,000 by 1985, a stark contrast to reality, as Victoria only had a population of 62,592 in 2010³⁵.

The plan recognized Victoria's growth patterns north and northeast of downtown, noting that encouraging growth to the south of the city was problematic due to the Guadalupe River floodplain, and proximity to strip mining, oil fields, and the heavy industrial plants located south of the city in the county. This "lopsided growth" was a concern for the planning consultants, as they feared for the future of the Victoria's downtown area, which at the time, was the dominant core and central business district of the city³⁶.

Proposed Zoning Ordinance

In order to address the issue of northward growth and protect the vitality of the central business district, Koch and Fowler proposed a zoning ordinance for Victoria that would concentrate the vast majority of commercial development in or near the downtown area, with large swaths of single family residential areas located outside of this area. Limited commercial areas were proposed in or near neighborhoods providing "convenience goods". Industrial areas were located off of major highways, such as US Highways 59 and 87. The vast majority of industry was concentrated to the South, with one large industrial area planned for the northern portion of the city off of US Highway 87³⁷. It is of note that in the more northern and central industrial areas, commercial zones were proposed as buffers between industrial uses and directly abutting residential uses, but in the proposed industrial areas to the South, industrial uses were often directly adjacent to residential uses, even industrial uses labeled as "intensive manufacturing." Following the current locational trend of major industrial plants being located in the

³⁵ "Census 2010—Victoria (city), Texas Total Population." US Census Bureau. American Fact Finder. Retrieved May 9, 2014 from http://factfinder2.census.gov/faces/nav/jsf/pages/community_facts.xhtml#none.

³⁶ *1985 Master Plan*. Koch and Fowler Engineers. 1961.

³⁷ *1985 Master Plan*. Koch and Fowler Engineers. 1961.

county, the plan also called for future plants to be located on the barge canal outside of the city limits³⁸.

Although the planning consultants intended the segregation of commercial and residential uses in order to reduce blight and preserve the vitality of the central business district, the proposed zoning ordinance was characteristic of development trends in Sunbelt cities at the time—sprawling, heavily auto dependent, and isolated. Although the plan did call for smaller neighborhood commercial areas, the vast majority of residents would not be able to walk to the services they needed, and would have to travel downtown to meet many of these needs. While part of the intent of the zoning ordinance was to protect the central business district, it was also proposed to “prevent encroachment of incompatible uses into residential areas which should be attractively maintained,” which was part of a national trend to isolate residential areas from other types of uses that are necessary for urban life, thus forcing residents in these outer areas to rely on automobile travel rather than other forms of transportation³⁹.

Additional Proposals

In addition to proposing a zoning ordinance to regulate future growth and development in Victoria, the plan also called for the adoption of a subdivision ordinance as well as a capital improvements program to help the city meet the financial requirements of the changes proposed in the plan. The subdivision ordinance was considered “the most effective means of coordinating new development in accordance with the comprehensive plan,” by requiring proposed subdivisions to meet standards showing that the subdivision would be related to both the land use plan and adjacent subdivisions⁴⁰. The capital improvements program was proposed to supplement the city’s existing financing mechanisms of ad valorem taxes, water and sewer income, fees for services such as garbage and parking, and miscellaneous revenue sources such as permits,

³⁸ 1985 Master Plan. Koch and Fowler Engineers. 1961.

³⁹ 1985 Master Plan. Koch and Fowler Engineers. 1961.

⁴⁰ 1985 Master Plan. Koch and Fowler Engineers. 1961.

fees, and fines. It was recommended for the city to increase their income through higher taxes in order to support general obligation bonds in order to finance the suggested 5 year capital improvement program.

Outcome of the Plan

Despite these recommendations, the plan was never formally adopted in full. Most notably, the City Council was opposed to the proposed zoning ordinance, which prevented the plan's adoption⁴¹. Today, Victoria is still lacking a zoning ordinance, and is the third largest city in Texas, behind Houston and Pasadena, to lack zoning⁴². Protection of personal property rights, a desire for limited government interference, and a belief that the free market is the best guide for land use decisions are commonly cited reasons for why Victoria lacks zoning today⁴³. Others believe that since Victoria has already existed for so long without a zoning ordinance, it would be counterproductive to adopt one at this time. Although there are ways to adopt zoning to mitigate the concerns of existing land uses, adoption of zoning remains politically infeasible today.

Subdivision Development Ordinance

Although the proposed zoning ordinance was rejected, City Council did heed the recommendations of the planning consultants to adopt a subdivision ordinance. Victoria's subdivision ordinance remains the primary means of regulating development in the city. The current subdivision ordinance was adopted in 1992 and has undergone minor revisions and updates through 2014. The subdivision ordinance contains the development procedures and codes that must be followed prior to approval of a plat. The purpose of the development regulations is described as follows:

⁴¹ Grimes, Roy. *300 Years in Victoria County*. Mount Pleasant: NorTex Press, 1968.

⁴² Semenza, Gabe. "Tradition, philosophy lead Victoria to remain third-largest city without zoning." *The Victoria Advocate*, November 13, 2010. Accessed November 24, 2014, from https://www.victoriaadvocate.com/news/2010/nov/13/gs_zoning_111410_116075/

⁴³ Semenza, Gabe. "Tradition, philosophy lead Victoria to remain third-largest city without zoning." *The Victoria Advocate*, November 13, 2010. Accessed November 24, 2014, from https://www.victoriaadvocate.com/news/2010/nov/13/gs_zoning_111410_116075/

To maintain and stabilize the value of property; to reduce fire hazards, improve public safety, and safeguard the public health; to decrease traffic congestion and its accompanying hazards; to prevent concentration of population; and to create a comprehensive and stable pattern of land uses upon which to plan for transportation, water supply, sewerage, schools, parks, public utilities, and other facilities⁴⁴.

The subdivision ordinance allows a developer to select a land use category prior to approval and development, and requires the developer to follow specific codes and regulations associated with that land use. One favorable aspect of this process is the efficiency of approval, as developers do not need to go through the process of obtaining a zoning change if the land is not already zoned in the desired category. However, this process does not provide for formal organization of uses and can result in incompatible uses being adjacent to one another. The land use categories available under the subdivision ordinance, with a few key regulations, are:

- Single Family Residential (R1)
 - Minimum lot size of 6,000 square feet
 - Cottage lots of 4,000 square feet allowed in Historic Districts
- Duplex/Two Family Residential (R2)
 - Minimum lot size 3,500 square feet per unit
- Patio Home Residential (R3)
 - Minimum lot size of 4,000 square feet
 - Minimum private yard size of 300 feet
 - Minimum of 4 patio homes in each project
- Multiple Family Residential (R4)
 - Minimum lot size of 7,500 square feet
 - Minimum rear setback 20 feet when abutting single family or duplex residential uses (ordinarily 15 feet)

⁴⁴ “Chapter 21—Code of Ordinances.” City of Victoria. February 4, 2014. Retrieved November 24, 2014, from https://www2.victoriatx.org/developmentsservices/documents/subdivisionordinance_000.pdf

- An opaque screening fence of 8 feet is required to separate from any existing or proposed single family or duplex residential uses
- Attached apartment units may not exceed 200 feet in length
- Maximum density of 27 units per acre
- Townhouse Residential (R5)
 - Minimum lot size 2,500 square feet per unit.
 - Minimum of 4 attached townhouses required.
 - Attached townhouses may not exceed 200 feet in length.
 - Maximum density of 18 units per acre.
- Manufactured Home Residential (R6)
 - Manufactured home subdivisions must be at least 3 acres in size with a minimum frontage of 100 feet, located on a public street or highway
 - Minimum lot size of 6,000 square feet for double wide homes, and 4,000 feet for all others
 - Manufactured homes on private lots must meet regulations for R1 designation and city requirements for manufactured homes
 - Manufactured homes may not be placed in Historic Districts
- Rural Residential (R7)
 - Applies to subdivisions located at least 1 mile from existing public water or sanitary sewer mains that will be served by individual water wells and septic tanks. Minimum lot size of 1 acre, or 43,560 square feet.
- General Commercial (C1)
 - Minimum lot size of 10,000 square feet
 - Side and rear setbacks of 20 feet when abutting existing or proposed residential uses (ordinarily 5 feet for side setback and 10 feet for rear setback)
 - An opaque screening fence of 8 feet in height is required to separate from all residential uses.

- 10% of the total lot area must be landscaped according to regulations
- Planned Shopping Center (C2)
 - Same regulations apply as General Commercial (C1), but requirements may be reduced with approval of Director of Development Services and Planning Commission
- Industrial (I)
 - Same regulations apply as General Commercial (C1)
- Quasi-Public/Institutional (Q)
- Park, Recreation or Open Space (Public or Private) (P)
- Planned Unit Development (PUD)
 - Minimum site area 2 acres
 - Residential density may not exceed that which would be possible using conventional lot size and density requirements of this ordinance
 - Fences, walls, or year-round screen plantings required to shield residential uses from commercial uses^{45,46}

Victoria 2025 Comprehensive Plan

Although the subdivision development ordinance provides for an efficient way of regulating minimum standards of development in Victoria, city planners have been concerned about the problems and hazards resulting from abutting nonconforming uses. Victoria's most recent comprehensive plan, *Victoria 2025*, adopted in 2000, cited the difficulty of preventing incompatible land uses, particularly in established neighborhoods. The plan called for the adoption of a neighborhood protection ordinance as one of the primary and most immediate goals of the plan, to "shape change into orderly patterns, maintain an attractive community, prevent nuisances and

⁴⁵ Other regulations pertain to the various land use categories and only a few particular regulations have been selected for inclusion in this text.

⁴⁶ "Chapter 21—Code of Ordinances." City of Victoria. February 4, 2014. Retrieved November 24, 2014, from https://www2.victoriatx.org/developmentservices/documents/subdivisionordinance_000.pdf

maintain/enhance property values⁴⁷.” The plan was especially concerned with historic areas, and suggested adopting Historic Overlay Districts on top of the neighborhood protection ordinance in order to offer further protection to these older, historic neighborhoods. Although the plan strongly emphasized the need for the neighborhood protection ordinance, it was never adopted, likely due to opposition of enacting more regulations regarding development in Victoria. However, the city did create four recognized Historic Districts, with special regulations for development, in order to protect these neighborhoods from the encroachment of undesirable uses⁴⁸.

Historic Districts

Victoria currently has four recognized Historic Districts: Original Townsite, Victoria Heights, Nine Rivers, and College Park. The Original Townsite and Victoria Heights districts were adopted by City Council in 2007, followed by the adoption of Nine Rivers in 2010, and College Park in 2013. Of these neighborhoods, only College Park had adopted deed restrictions when it was originally platted, and therefore were lacking in many of the protections already existing for newer neighborhoods. Under the current code, placement of new manufactured or industrialized housing is prohibited in historic districts, along with billboards. Infill development is encouraged in these neighborhoods, and cottage style homes, in a New Urbanist style, with smaller lot sizes, closer street frontages, required front porches, and parking on the side or in the back, are permitted in these districts. However, this type of development is not currently permitted on standard single family residential lots elsewhere in the city⁴⁹.

⁴⁷ *Victoria 2025*. City of Victoria. May 19, 2000. Accessed November 22, 2014, from <http://38.106.5.174/home/showdocument?id=674>

⁴⁸ “Downtown Victoria and Historic Preservation.” City of Victoria. May 7, 2013. Accessed February 16, 2015 from <https://www2.victoriatx.org/developmentservices/downtown.asp>

⁴⁹ “Chapter 21—Code of Ordinances.” City of Victoria. February 4, 2014. Retrieved November 24, 2014, from https://www2.victoriatx.org/developmentservices/documents/subdivisionordinance_000.pdf

Deed Restrictions

As the subdivision development ordinance only regulates new development or permitted improvements, the only method of protection or regulation for existing development outside of historic districts is the use of deed restrictions. Deed restrictions have been used to shape development in Victoria from the 1940s to the present, but are not the most effective way of managing growth or protecting property values. In Houston, deed restrictions remain the primary means of regulating development in the absence of zoning, and are often likened to a “private form of zoning.” However, these restrictions are not comprehensive, are time-sensitive, and do not provide equal protection to residents throughout the city⁵⁰. Homes located on the fringes of neighborhoods receive the least amount of protection from deed restrictions, as the restrictions do not apply to surrounding properties. Deed restrictions are private covenants, and are not enforced by the city, making compliance difficult to regulate and monitor⁵¹.

Deed restrictions are quite prominent in areas following Victoria’s primary growth pattern to the north and northeast, and tend to be associated with wealthier areas. Older deed restricted neighborhoods in the southern and central areas of town have experienced a significant degree of filtering as neighborhoods age and restrictions expire. Although restrictions are often associated with upscale development, they also exist in many ranch style subdivisions and even some lower-income trailer and manufactured home subdivisions in the county, to allow for some regulation where little to none exists from the county government.

⁵⁰ Tretter, Eliot. *Austin Restricted: Progressivism, Zoning, Private Racial Covenants, and the Making of a Segregated City*. 2012. Retrieved February 18, 2015 from <http://repositories.lib.utexas.edu/handle/2152/21232>.

⁵¹ *Victoria 2025*. City of Victoria. May 19, 2000. Accessed November 22, 2014, from <http://38.106.5.174/home/showdocument?id=674>

Deed Restrictions, Victoria Texas

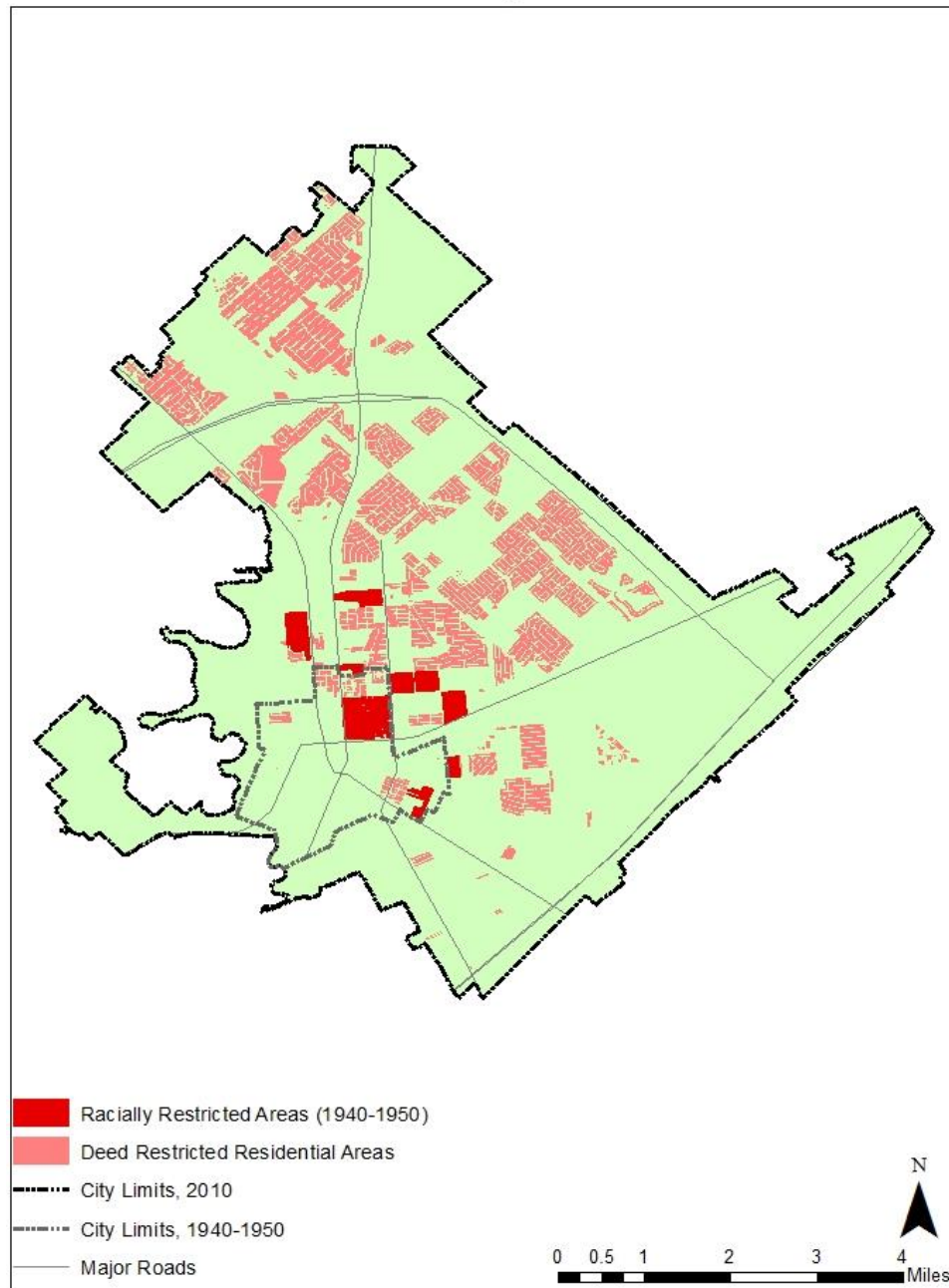


Figure 4: Deed Restrictions, Victoria, Texas⁵²

⁵² City Limits and Subdivision shapefiles from City of Victoria GIS, Deed Restriction shapefile created from original list of deed restricted areas after conducting research at Victoria County Clerk's Office.

Development Trends

Victoria's planning context and historical development patterns have a number of implications for development in Victoria, particularly where it relates to the availability of various housing typologies. Many cities, such as Austin, Texas, have faced challenges in providing sufficient multifamily housing and various types of housing due to zoning an insufficient amount of land for these development types⁵³. In Victoria, however, zoning for multifamily or other housing typologies is not an option. While the subdivision ordinance provides for a number of housing typologies, including single family detached homes, single family cottages, duplexes, townhomes, patio homes, multifamily apartments, and mobile homes, the existence of designations for these typologies does not guarantee that developers will build these home types.

Because location and type of development is left up to developer preferences and market forces, development trends have favored detached single family homes of increasing size and value, rather than multifamily homes or smaller lot single family homes. According to the *Victoria 2025* Comprehensive Plan, in 2000, single family homes made up 89.5% of the total residential land area, with multifamily homes only making up 6.4% of residential land area, a decrease from 10% in 1970⁵⁴. These trends have resulted in a dearth of affordable single family homes, multifamily homes, and rental properties. During the *Victoria 2025* planning process, the two biggest concerns cited by Victoria residents were the lack of affordable single family homes, with about 70% of respondents citing this as a need, and the lack of multifamily homes, with 50% of respondents citing this as a need⁵⁵.

⁵³ *Executive Summary: Austin Housing Market Analysis*. BBC Research and Consulting of Denver. 2009. Accessed February 25, 2015 from <http://www.bbcresearch.com/reports/Section%20ES%20HTA.pdf>

⁵⁴ *Victoria 2025*. City of Victoria. May 19, 2000. Accessed November 22, 2014, from <http://38.106.5.174/home/showdocument?id=674>

⁵⁵ *Victoria 2025*. City of Victoria. May 19, 2000. Accessed November 22, 2014, from <http://38.106.5.174/home/showdocument?id=674>

Annexation Patterns and Proposed Growth Areas

Location of development is also unregulated and left up to market forces, which can have negative effects. While Victoria developed and was annexed in a fairly even and contiguous pattern through the 1950s, beginning in the 1960s, the City began annexing land in strips along corridors and in non-contiguous patches, resulting in leapfrog development and sprawl brought on by the prevalence of the automobile. Both planners and residents alike expressed the need to contain growth and reduce sprawl in the *Victoria 2025* plan, by promoting infill development in existing neighborhoods, particularly near downtown⁵⁶. However, Victoria's northward growth pattern is still prevalent, leading to a dominance of higher-income, white families living in the north, and the southern and central areas of the city being associated with lower-income households and minorities. In *Victoria 2025*, six potential growth centers were outlined, and although the plan cites the need for infill development and discourages sprawl, all but one of these areas are located on the periphery of the city limits. While the City plans to encourage growth in these areas, the City can only annex land and provide services in hopes of encouraging development, which proves to be a challenge if development does not follow suit⁵⁷.

⁵⁶ *Victoria 2025*. City of Victoria. May 19, 2000. Accessed November 22, 2014, from <http://38.106.5.174/home/showdocument?id=674>

⁵⁷ *Victoria 2025*. City of Victoria. May 19, 2000. Accessed November 22, 2014, from <http://38.106.5.174/home/showdocument?id=674>

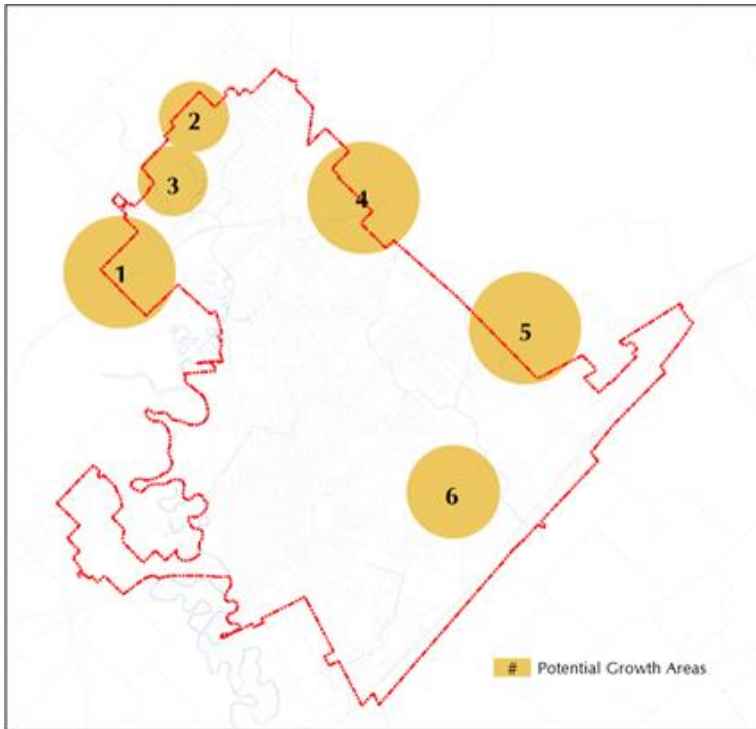


Figure 5: Potential Growth Areas⁵⁸

Preferred Industrial Areas

Another locational challenge occurs if nonconforming uses, such as industrial uses, are concentrated near residential uses. While most of Victoria's heavy industry is located in the county, there are instances of industrial or other hazardous sites, such as landfills, being located near residential areas. These types of uses tend to be concentrated on the southeast side of town, in the area of the city and county that is most dominated by industry. This area of the city is also where much of the city's low-income and minority populations are concentrated. Despite the age of some of these neighborhoods, they are not offered the protection of Historic District designation or deed restrictions, and in the absence of zoning, have no protection from the encroachment of hazardous uses. *Victoria 2025* contains a map citing the areas where industrial development is to be encouraged,

⁵⁸ *Victoria 2025*. City of Victoria. May 19, 2000. Accessed November 22, 2014, from <http://38.106.5.174/home/showdocument?id=674>

and while much of it is along U.S. Highway 59 and away from existing residential development, the residential development located near these zones is associated with low-income populations and minorities⁵⁹. Without zoning, industrial growth in this area can only be encouraged through provision of services or otherwise preparing the land for industrial development. This does not ensure that industrial development will locate in this area of the city, or prevent other types of development, such as residential development, from occurring in these areas.

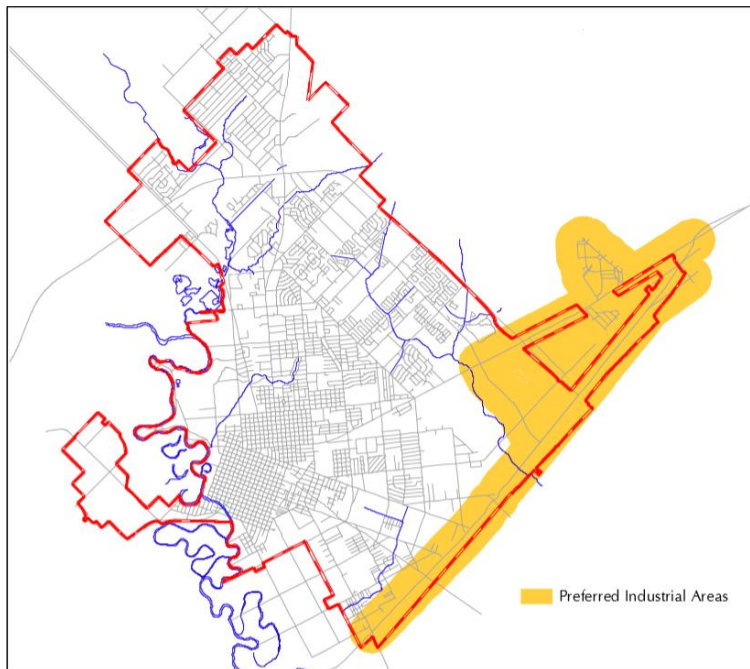


Figure 6: Preferred Industrial Areas⁶⁰

SUMMARY

Victoria's lack of regulation and inability to effectively plan for the future location of land uses has resulted in a pattern that is sprawling, auto-dependent, and concentrates low-income families and minorities in areas that are not well connected or

⁵⁹ *Victoria 2025*. City of Victoria. May 19, 2000. Accessed November 22, 2014, from <http://38.106.5.174/home/showdocument?id=674>

⁶⁰ *Victoria 2025*. City of Victoria. May 19, 2000. Accessed November 22, 2014, from <http://38.106.5.174/home/showdocument?id=674>

well served by resources when compared to the newer, northern part of the city. While this pattern is not dissimilar to other Sunbelt cities with zoning, it prevents planners from having the tools to mitigate some of these challenges that planners in other cities have, regardless of whether they utilize them well. Despite lacking some of these planning tools, Victoria planners and other organizations have taken action toward addressing the needs of affordable housing and the challenges faced by low-income and minority households. The next chapter will address the current demographics and housing conditions in Victoria, analyze the location and provision of affordable and multifamily housing options throughout the city and county, and make recommendations regarding future actions that Victoria might take to continue to effectively further access to fair housing.

Chapter 4: Current Demographic and Housing Conditions

DEMOGRAPHICS

Population

In 2010, the city of Victoria had a population of 62,592 according to the 2010 US Decennial Census. Victoria only grew by 3.28% from 2000 to 2010, the lowest growth rate in 100 years. In the previous decade, Victoria grew from 55,076 in 1990 to 60,603 at a growth rate of 10.04%. Victoria County also experienced rather slow growth from 2000 to 2010, growing from 84,088 to 86,793 at a growth rate of 3.22%. About 75% of the total population of Victoria County lives within the city limits of Victoria, a proportion that has remained constant since 1960, following the unprecedented rate of growth experienced in the city as a result of increasing job opportunities in the manufacturing sector.

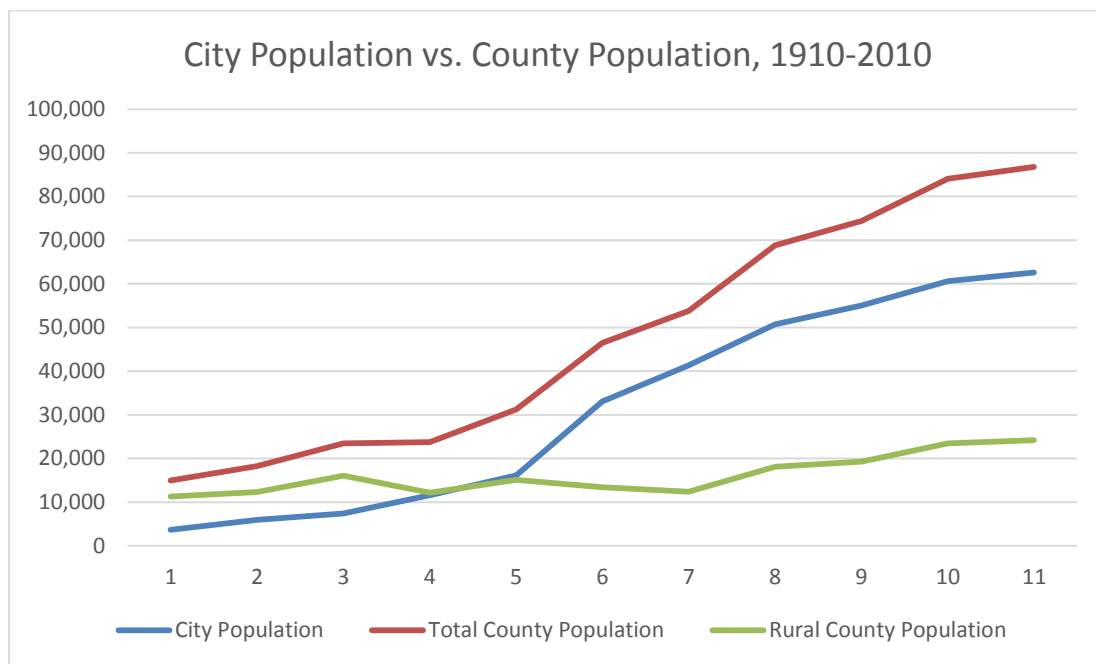


Figure 7: Victoria Population, 1910-2010⁶¹

⁶¹ "Census 1910-2010—Victoria (city), Victoria County, Texas Total Population." US Census Bureau. American Fact Finder. Retrieved May 9, 2014 from <http://factfinder2.census.gov/faces/nav/jsf/pages>

Household Composition

Victoria had a total of 23,421 households in 2010, which increased by 5.84% from 2000, a slightly higher rate of growth than the rate of population growth. Families comprise 68.10% of these households, a proportion which decreased by about 4% from 2000. Of these families, 54.2% are headed by married couples, and 14.3% are headed by a single female householder. Additionally, 24.5% of households in Victoria are made up of a single person, and 36.1% of households have children under the age of 18. Victoria has followed the national trend toward increasingly smaller household sizes, with an average household size of 2.62 in 2010. While the city of Victoria has a larger household size than the national average of 2.58, it has a smaller average household size than the state of Texas, at 2.75, and Victoria County, at 2.65. This household data may indicate that Victoria is becoming more attractive to young, single householders, as single person households have increased by 7.35%. This is likely due in part to the University of Houston-Victoria shifting from a two-year to a four-year university in 2010, allowing students to start at the university as freshman rather than first attending Victoria College. This change repositioned Victoria as a destination college town, and students relocating to Victoria have been driving demand for new apartments and dormitories.

Average Persons Per Household				
Year	City of Victoria	Victoria County	State of Texas	United States
1960	3.52	3.59	3.46	3.33
1970	3.38	3.42	3.17	3.14
1980	2.91	3.11	2.81	2.76
1990	2.78	2.99	2.73	2.63
2000	2.68	2.75	2.74	2.59
2010	2.62	2.65	2.75	2.58

Table 1: Average Persons per Household, 1960-2010⁶²

⁶² “Census 1960-2010—Victoria (city), Victoria County, Texas, United States. Households and Families.” US Census Bureau. American Fact Finder. Retrieved May 9, 2014 from <http://factfinder2.census.gov/faces/nav/jsf/pages>

Age Distribution

The median age for the city of Victoria according to the 2010 Census was 34.9, a slight increase from 2000. While the proportion of children under 5 has remained constant at about 8%, the proportion of young adults has slightly decreased in favor of a growing population of older adults and senior citizens. The 55-64 age group grew the most between 2000 and 2010, from 8% to 11.3%, while seniors 65 and over increased from 12.6% to 13.6%. This reflects the national trend of an increasingly older population, and signals the need for housing to meet the needs of a growing population of elderly residents, which has led to the development of some multifamily complexes designated for the elderly.

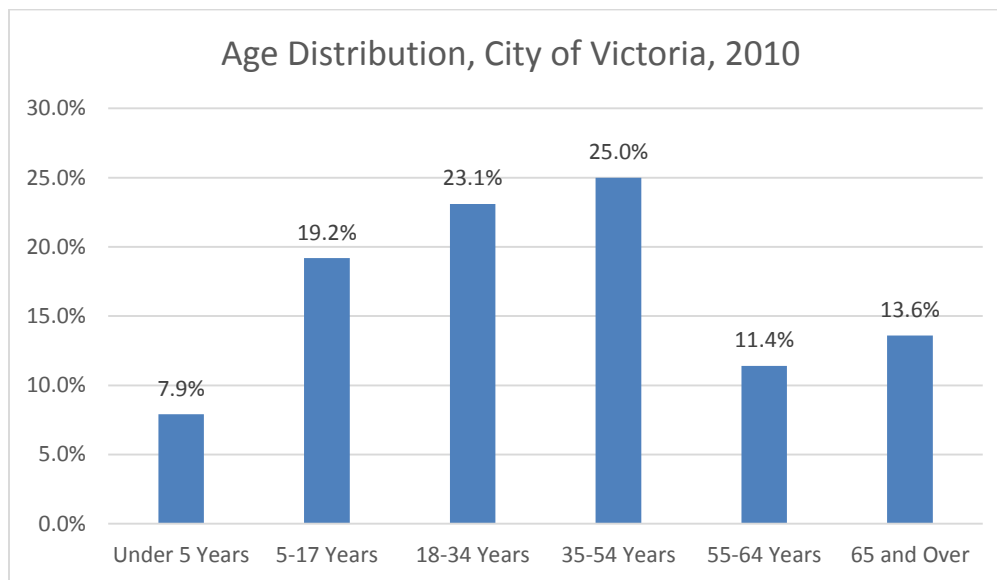


Figure 8: Age Distribution, City of Victoria, 2010⁶³

Race and Ethnicity

Prior to the 2010 Census, Victoria historically had a majority Anglo population. However, following the statewide trend, in 2010, Victoria officially became a minority-

⁶³ “Census 2010—Victoria (city), Profile of General Population and Housing Characteristics: 2010.” US Census Bureau. American Fact Finder. Retrieved May 9, 2014 from <http://factfinder2.census.gov/faces/nav/jsf/pages>

majority city, with minorities making up 58.2% of the total city population. In 2010, Victoria's population was 41.8% white (non-Hispanic), 48.3% Hispanic or Latino, 7.3% African-American, and 2.6% other races. The rural population of the county is predominately white, with non-Hispanic whites making up 60% of the total rural population. There are significantly fewer Hispanics and African-Americans living in the rural areas of the county, at 35

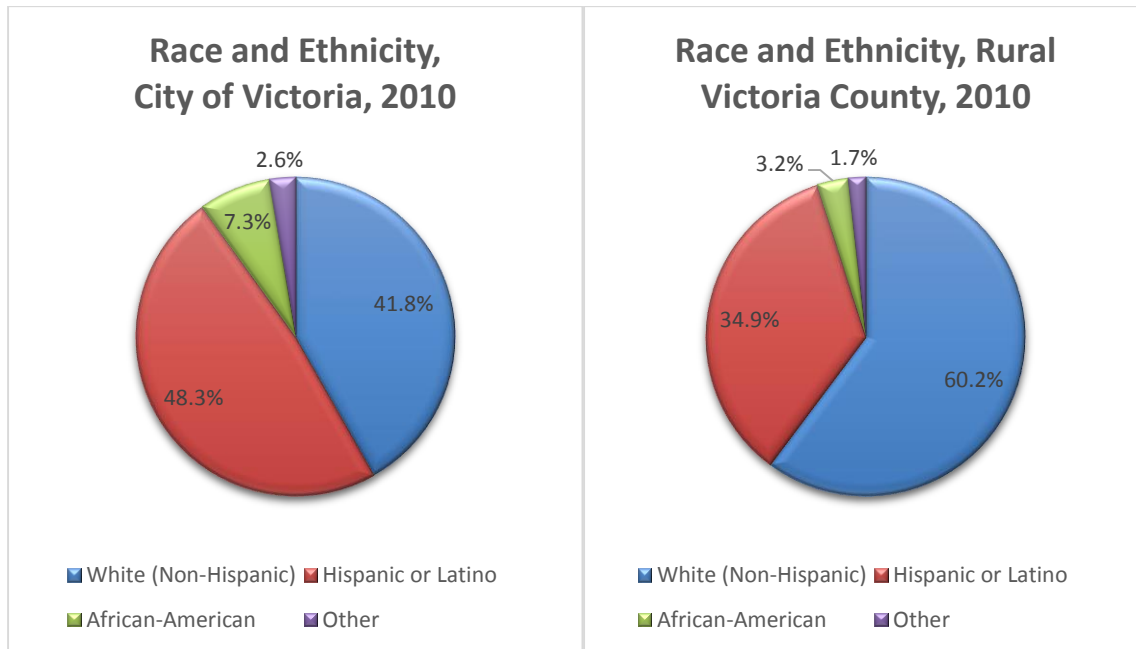


Figure 9: Race and Ethnicity, City of Victoria, 2010⁶⁴

Figure 10: Race and Ethnicity, Rural Victoria County, 2010⁶⁵

Minority populations tend to be concentrated in the central and southern areas of the city, due to historical concentrations of minority populations coupled with the powerful growth trends to the north and northeast, and subsequent filtering of older

⁶⁴ "Census 2010—Victoria (city), Profile of General Population and Housing Characteristics: 2010." US Census Bureau. American Fact Finder. Retrieved May 9, 2014 from <http://factfinder2.census.gov/faces/nav/jsf/pages>

⁶⁵ "Census 2010—Victoria County, Profile of General Population and Housing Characteristics: 2010." US Census Bureau. American Fact Finder. Retrieved May 9, 2014 from <http://factfinder2.census.gov/faces/nav/jsf/pages>

neighborhoods. African-Americans have stronger patterns of segregation and isolation than Hispanics, especially as Hispanics now make up the majority of the population of the city of Victoria. However, there are still patterns of Hispanic concentrations to the South; all of the Census block groups with Hispanic populations of 75% or greater are South of US Highway 59 Business, the strongest North-South dividing line, commonly referred to as the “Houston Highway.”

African-Americans only make up 7.3% of the city’s population, and as a result, even the block groups with the heaviest concentration of black residents have a black population of under 20%. However, there are ten Census block groups where African-Americans comprise more than 10% of the total population. These block groups are located near the center and southern areas of the city, with a strong concentration in the block groups near the southernmost tip of the city limits. The Census block group with the greatest concentration of African-Americans is Census Tract 2.02, Block Group 3, known as Mayfair Terrace, where African-Americans made up 16.6% of the population in 2010. The block group with the second- highest percentage is Census Tract 3.01, Block Group 2, which contains the poorest neighborhood in the city, the southernmost portion of the original townsite, known locally as “Under the Hill.” In 2010, this block group’s population was 14% African-American, 79% Hispanic, and only 7% white. This neighborhood is also adjacent to the heaviest industrial use located in the city, the Victoria Power Station power plant. This plant is located directly across the street and next to residential uses in this very poor, heavily minority, neighborhood.

It is also helpful to analyze the segregation and isolation of minority races and ethnicities in Victoria by looking at the census tracts that have high populations of all minority races, including all races and ethnicities except for non-Hispanic or Latino whites. This map shows a very uniform concentration of minority groups of 75% or greater in the southernmost block groups South of the Houston Highway, with a few contiguous block groups to the north of this street having very high concentrations as well. The centrally located first and second ring suburban neighborhoods maintain a large concentration of minorities as well, though not as high as the areas south of the Houston

City of Victoria Hispanic or Latino Population, 2010

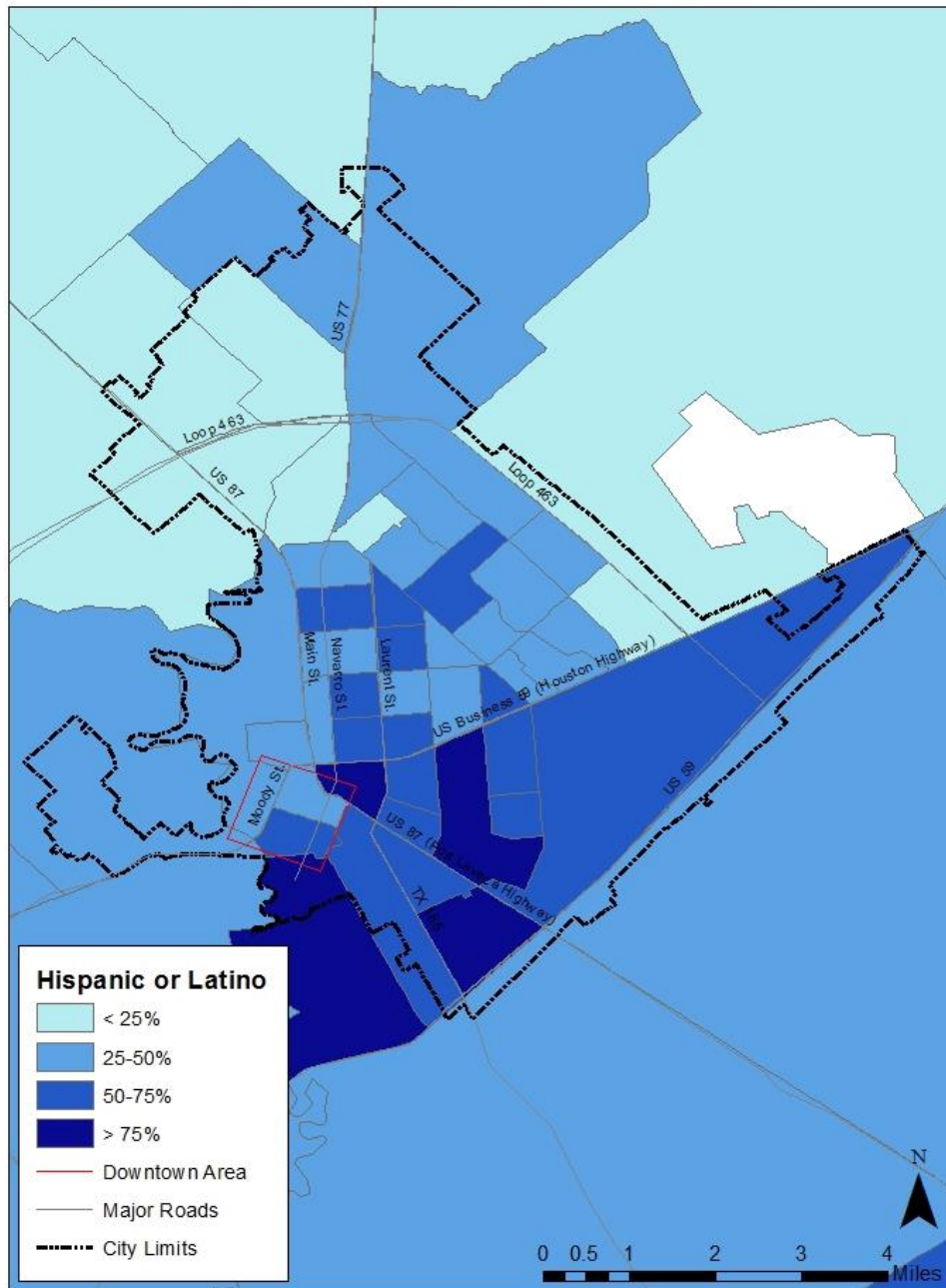


Figure 11: City of Victoria Hispanic or Latino Population, 2010⁶⁶

⁶⁶ “Census 2010—Victoria County, Hispanic or Latino or Not Hispanic or Latino by Race: 2010.” US Census Bureau. American Fact Finder. Retrieved May 9, 2014 from <http://factfinder2.census.gov/faces/nav/jsf/pages>

City of Victoria Black Non-Hispanic Population, 2010

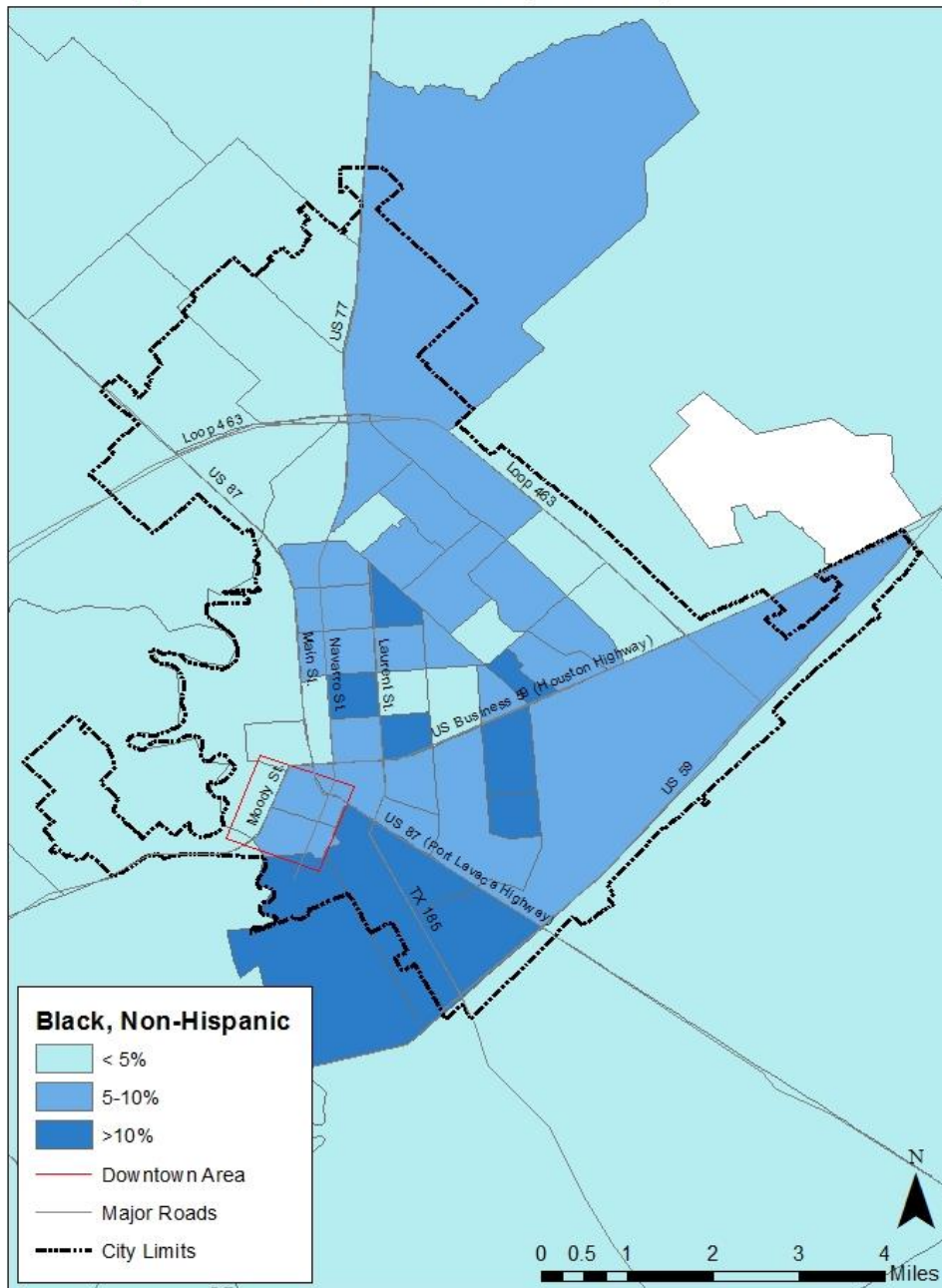


Figure 12: City of Victoria Black Non-Hispanic Population, 2010⁶⁷

⁶⁷ “Census 2010—Victoria County, Hispanic or Latino or Not Hispanic or Latino by Race: 2010.” US Census Bureau. American Fact Finder. Retrieved May 9, 2014 from <http://factfinder2.census.gov/faces/nav/jsf/pages>

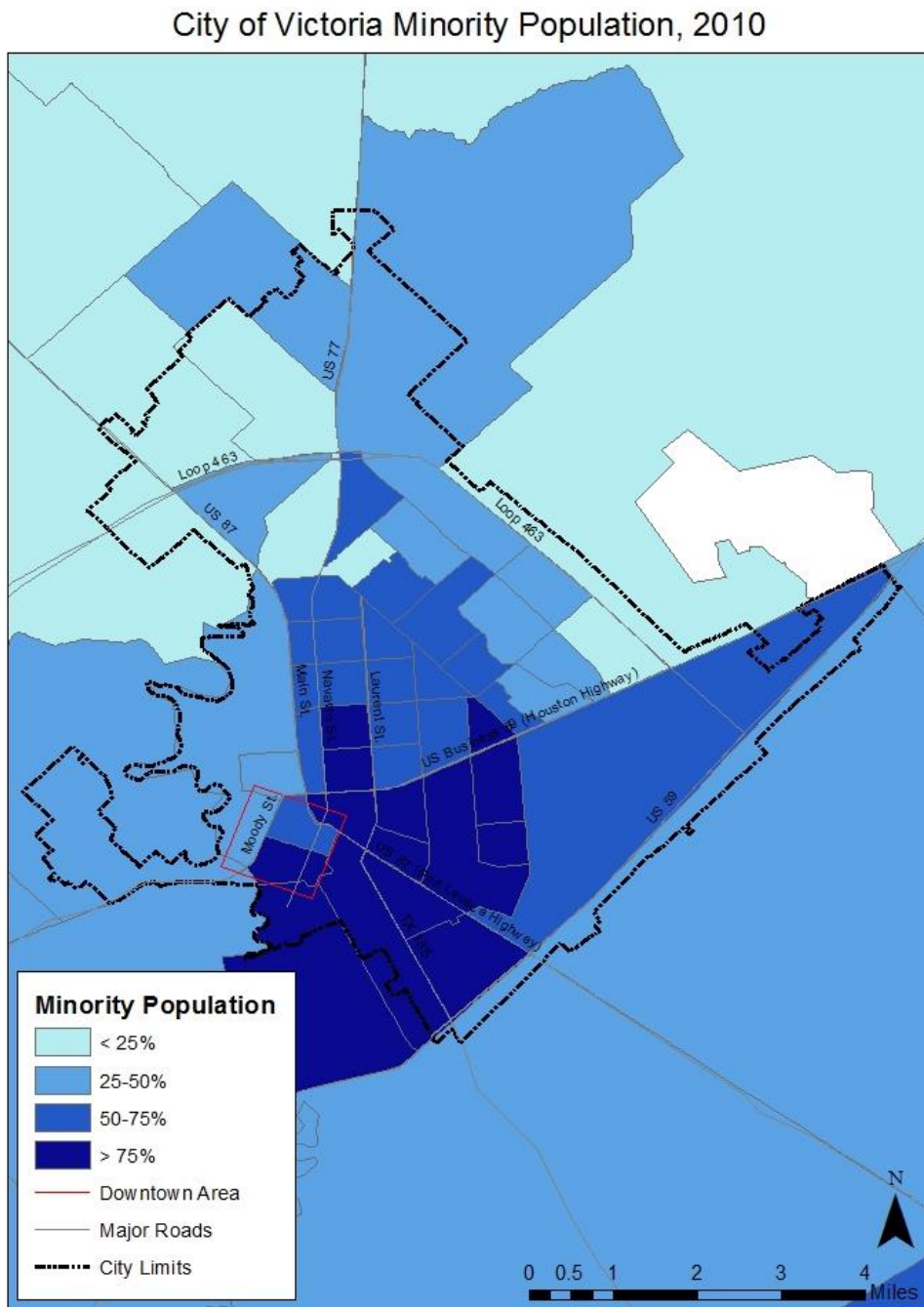


Figure 13: City of Victoria Minority Population, 2010⁶⁸

⁶⁸ “Census 2010—Victoria County, Hispanic or Latino or Not Hispanic or Latino by Race: 2010.” US Census Bureau. American Fact Finder. Retrieved May 9, 2014 from <http://factfinder2.census.gov/faces/nav/jsf/pages>

City of Victoria White Non-Hispanic Population, 2010

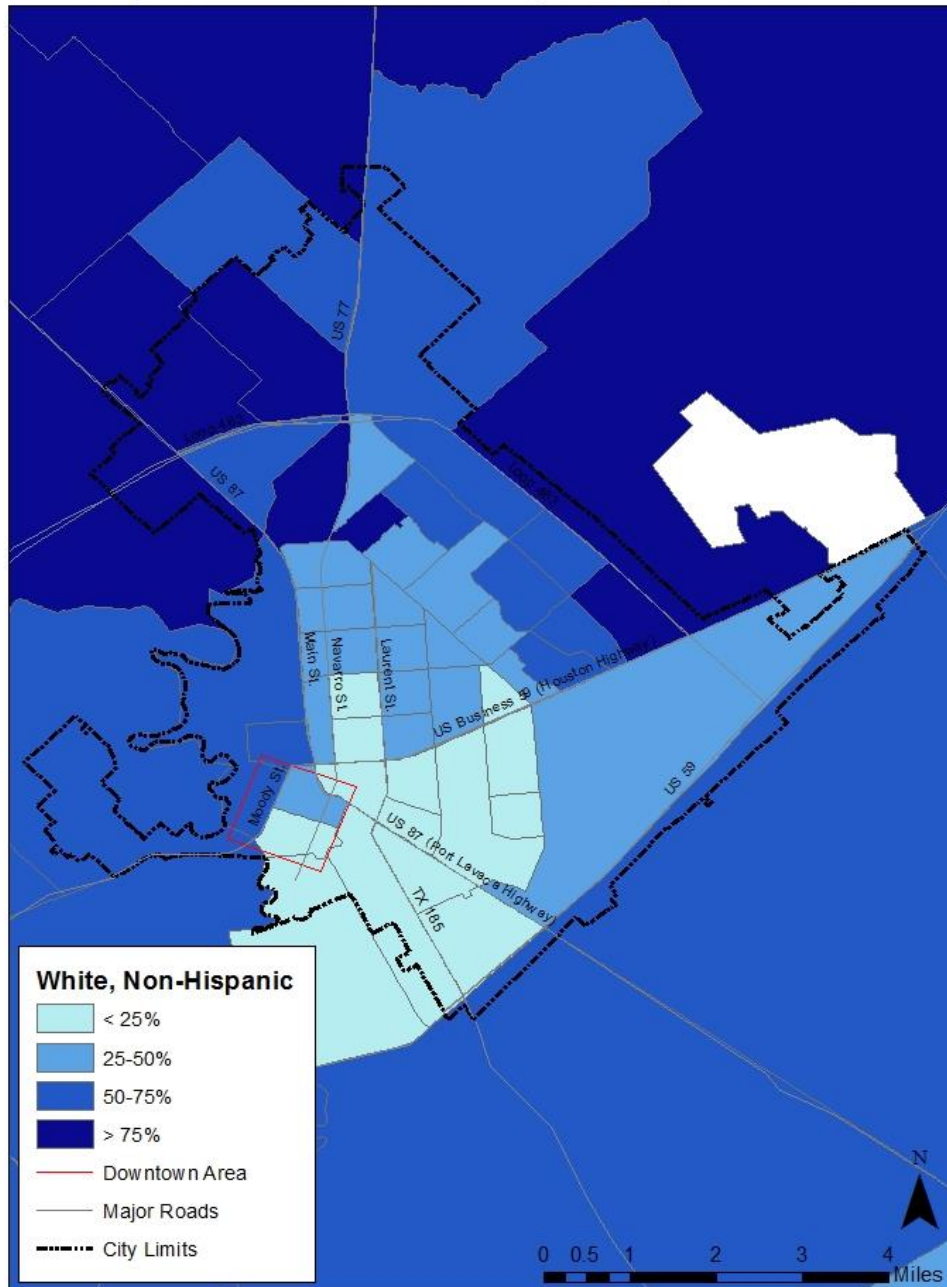


Figure 14: City of Victoria White Non-Hispanic Population, 2010⁶⁹

⁶⁹ “Census 2010—Victoria County, Hispanic or Latino or Not Hispanic or Latino by Race: 2010.” US Census Bureau. American Fact Finder. Retrieved May 9, 2014 from <http://factfinder2.census.gov/faces/nav/jsf/pages>

Highway. These aging neighborhoods have a population between that is between 25 and 50% minority groups. Minority groups are much less concentrated to the north, particularly in areas to the northwest and outside of the city limits, which are predominately white. This map illustrates the trend of neighborhood filtering in Victoria, where older neighborhoods that were once racially restricted and/or highly desirable to whites have become available and affordable to minority and low-income groups, as whites continue to follow the northward pattern of growth to newer neighborhoods with larger homes.

In looking at the non-Hispanic white population, there is a high percentage of whites throughout the county, with the exception of the southern part of the city of Victoria. This map is the inverse of the previous map, showing the trend of higher levels of white concentration to the north, and a general lack of white population to the south. Non-Hispanic whites make up about 30% or less of the total population in every block group south of the Houston Highway. Two Census block groups in particular are heavily white, Census Tract 15.03, Block Groups 1 and 2. Census Tract 15.03, Block Group 1, contains Country Club Terrace (locally referred to as “The Country Club”), one of the wealthiest and most exclusive neighborhoods in Victoria, while the other block group, Block Group 2 of Census Tract 15.03, which is 90.32% white, contains two other highly exclusive neighborhoods, Country Club Village and Benchmark.

Income and Poverty

According to the American Community Survey (5-Year Estimate), in 2013 Victoria had a median family income of \$53,877. Based on this income level, families that made below 80% of Median Family Income, would be considered moderate to low income, and would be potentially eligible to benefit from affordable housing initiatives. For 2014, HUD listed the low-income threshold as \$43,350 or lower for a family of four. Nearly 50% of households in Victoria fall into this category, as 52.4% of households made \$49,999 or less a year. The two largest income brackets in Victoria were households that made between \$50,000 and \$74,999, at 19.1%, and those that made

between \$15,000 and \$24,999 per year at 15.7% of total households. It is of note that this latter income bracket makes up the second highest proportion of all households, indicating that many Victorians are living on less than 50% MFI, or \$26,938.50 per year. There are an estimated 2,831 households, or 12% of all households, living on less than \$15,000 at the lowest end of the income spectrum, just below 30% MFI, at \$16,163.10 per year.

In 2013, an estimated 15% of families, and 18.6% of the total population, were living below the poverty line. In 2000, 14.7% of the population was living below the poverty line, a 4.2% decrease from 1990 levels. However, the trend of decreasing poverty has reversed, and poverty has increased since 2000, very near to the 1990 level of 18.9%. In 2013, 25.5% of the population under the age of 18 and 11.1% of those over 65 were living in poverty, indicating that poverty affects children more heavily in Victoria than the elderly.

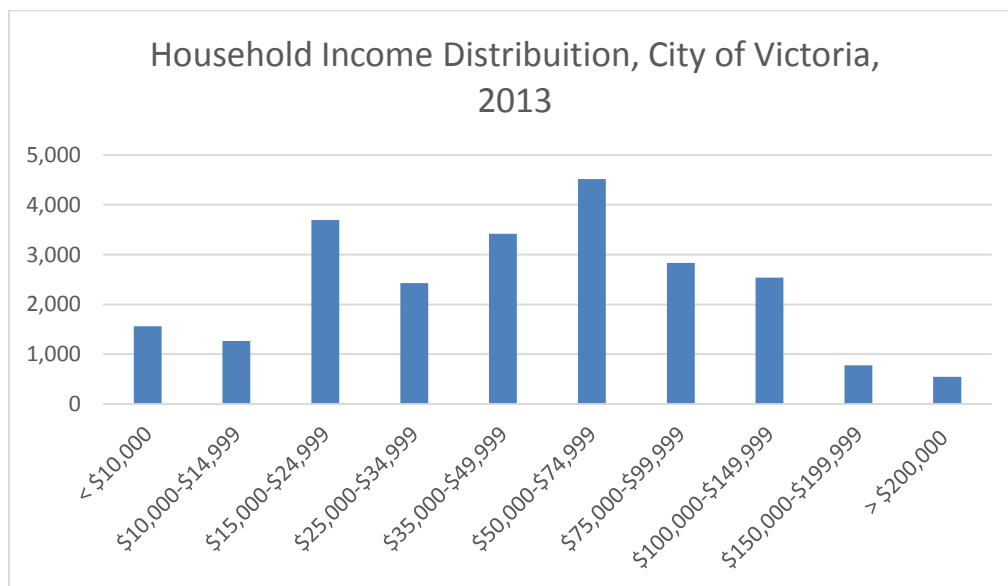


Figure 15: Household Income Distribution, City of Victoria, 2013⁷⁰

⁷⁰ “American Community Survey (5-Year Estimate)—Victoria (city), Household Income in the Past 12 Months.” US Census Bureau. American Fact Finder.

Poverty is lower and income higher for the county compared to the city, with 16.9% of all people, 25.2% of children, and 10.8% of the elderly living in poverty. This, combined with a higher MFI of \$56,062, indicates that families in the rural county tend to be more affluent than those in the city, which is counterintuitive, as the lack of regulation in Texas counties can lead to poor conditions, and rural areas are associated with poverty and isolation. While these conditions do exist in Victoria County, the higher level of affluence may be due to the proliferation of “ranch house” subdivisions for the middle and upper class, and affluent ranchers who live and work in the rural areas of the county.

Summary

While the city of Victoria grew relatively slowly from 2000 to 2010, there has been a sharper increase in the minority population, resulting in Victoria becoming a minority-majority city. Minorities and low-income households tend to be concentrated in the southern and central areas of the city, due to filtering that has occurred over time. The county and the northern areas of the city remain overwhelmingly white, indicating that there may be barriers to low-income and minority families living in these areas. In the next section, housing characteristics will be analyzed, to understand how demographic changes have been related to housing characteristics and changing housing typologies in recent years.

HOUSING CHARACTERISTICS

Occupancy and Homeownership

In 2010, 91.3% of all housing units were occupied, according to the US Census. Only 8.7% of units remained vacant. The largest concentrations of vacant buildings were located in the southern most census block groups of the city, with Block Groups 1 and 2, Census Tract 1, and Block Group 2, Census Tract 2.01 having the highest concentrations of vacancies, at just under 20% of all housing units. These census tracts are part of, or directly adjacent to, the original town site of the City of Victoria, and contain some of the

oldest housing stock in the city. As a result, many of these vacant units are likely to be in poor or substandard condition. It is of note that in 2000, the block groups located at the southernmost area of the city, with the highest concentrations of minorities and low income residents also had the highest concentration of vacancies. However, these block groups had vacancy rates of less than 15% in 2010. While this is still high, it indicates that vacancy is decreasing in these areas, due to both demolition and an increase in occupancy. For example, Block Group 2, Census Tract 3.02 had 69 vacancies of 329 total units in 2000, and 35 vacancies of 318 total in 2010.

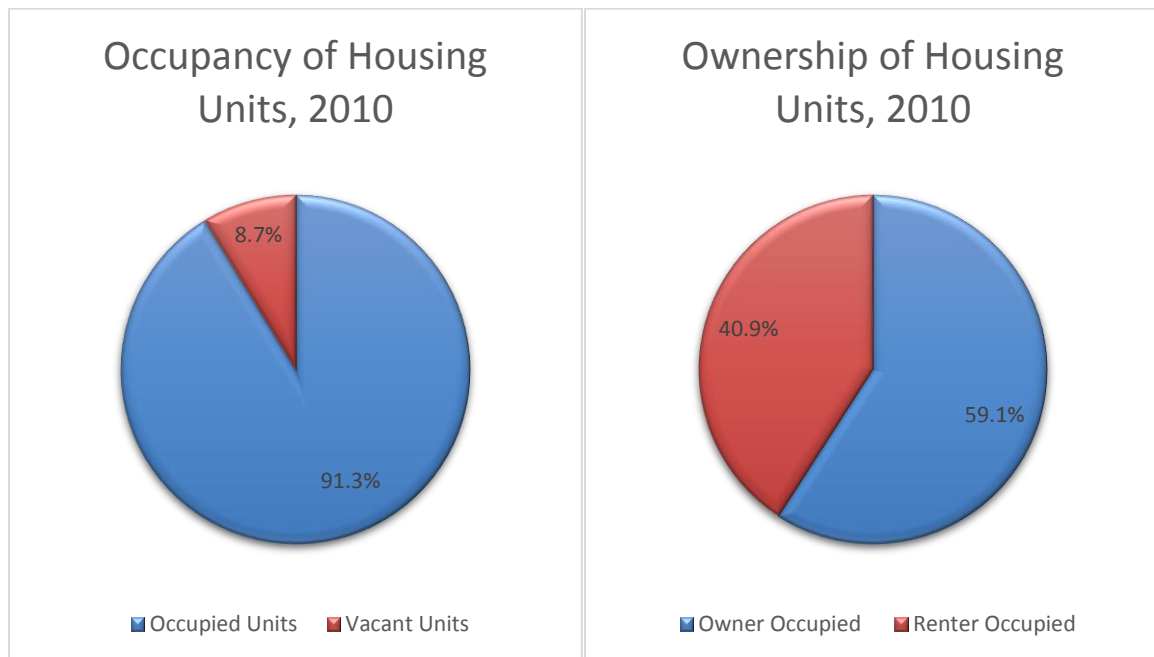


Figure 16: Occupancy and Ownership of Housing Units, 2010⁷¹

Figure 17: Ownership of Housing Units, 2010⁷²

⁷¹ "Census 2010—Victoria (city), Profile of General Population and Housing Characteristics: 2010." US Census Bureau. American Fact Finder.

⁷² "Census 2010—Victoria (city), Profile of General Population and Housing Characteristics: 2010." US Census Bureau. American Fact Finder.

59.1% of housing units in the City of Victoria were owner-occupied in 2010, just under the homeownership rate of 60.8% in 2000. While homeownership increased from 1990 to 2000 by 2.7%, this slight decrease in recent years is due to the increased production of rental housing in Victoria, in response to the need for more rental housing and housing options. While increased homeownership is viewed as being a representation of community strength, the increase of availability of rental units is positive for the furthering of fair housing, as diverse and affordable housing options are necessary to provide housing for families and households at all income levels.

Housing Type

While Victoria remains heavily dominated by single family detached homes, from 2000 to 2010, multifamily housing saw the greatest rate of change as a result of new construction. Although multifamily homes only made up 9.1% of the total housing stock in 2010, multifamily units increased in number by 32.8% from 2000 to 2010, at a rate higher than the rate of change for all other housing types combined.

Residential Units in Victoria, 2000 and 2010				
Type	Number of Units		% Change 2000-2010	% of Housing Stock (2010)
	2000	2010		
Single Family	17,064	18,370	7.7%	67.5%
Multifamily	1,885	2,504	32.8%	9.1%
Manufactured Homes	5,990	6,253	4.4%	23.4%
Demolitions		-319		
Total	24,559	26,808	17.3%	100%

Table 2: Residential Units in Victoria, 2000 and 2010⁷³

Multifamily construction continued to increase from 2010 to the present, indicating that there is a strong demand and need for this type of housing in the city of Victoria. Manufactured housing also plays an important role in housing provision in Victoria, and is an option that presents opportunities for more affordable homeownership

⁷³ "City of Victoria 2010-2015 Consolidated Plan." City of Victoria. June 2010. Accessed November 22, 2014, from <https://www2.victoriatx.org/developmentservices/planningservices/Comm%20Dev/2010-2015consolidatedplan.pdf>

than single family detached homes. In 2010, manufactured homes made up 23.4% of all residential units in Victoria, second to single family homes, which made up 67.5% of housing units.

New Construction

Residential development in Victoria has historically been dominated by single family home construction, but has been declining in recent years, while multifamily development has skyrocketed. From 2000 to 2007, an average of about 140 single family units were permitted for development each year. However, in 2008, that number decreased significantly to 59 single family units. These numbers remained low throughout the housing crisis until climbing up again to 111 in 2012. Multifamily units saw a surge of development in 2004 for both 2-4 unit developments and 5+ unit developments. This development did not continue for the rest of the decade and remained non-existent throughout the housing crisis, but as the housing market began to re-emerge in 2012, multifamily development increased exponentially. By 2013, 5+ unit developments accounted for the majority of permitted residential units, at 340 of 466 total units, or 73%. In 2014, that number rose even higher to 604 units. Although Victoria's population has not been growing at such an exponential rate, Victoria is emerging as a place for young students and professionals to move to for educational and job opportunities, particularly at the University of Houston-Victoria, driving an increase in multifamily development. Additionally, Victoria has suffered from a lack of multifamily units for years, which has resulted in high rental rates, as demand for these units has been so high. While the demand for affordable multifamily rental units is strong, many of the newer developments are luxury apartment complexes with high rents that are largely unaffordable for lower income families, at over \$1,000 a month.

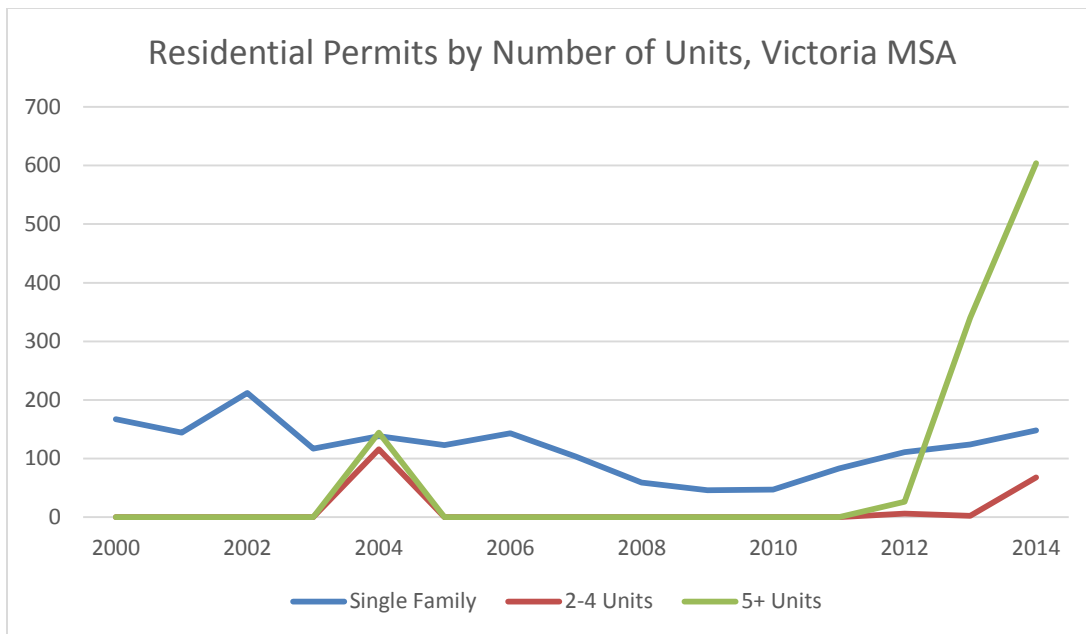


Figure 18: Residential Permits by Number of Units, Victoria MSA⁷⁴

Housing Sales and Average Home Price

Sales of single family homes experienced peaks and valleys from 2000 to 2014, with the peak years for home sales being 2006 and 2014, with home sales decreasing substantially during the housing crisis in 2009. While home sales have risen and fallen over the years, average home prices have been steadily increasing since 2000, only stalling briefly during the recession. In 2014, the average sale price for a home was just under 180,000, the highest price in recent history.

In looking at the distribution of home prices in 2014, there was a large proportion of home prices ranging from \$120,000 to \$180,000. The number of homes priced from \$180,000 to \$200,000 dropped off slightly, but rose significantly for houses priced between \$200,000 and \$250,000. While real estate in Victoria remains cheaper than that of larger cities in Texas, prices have been rising in recent years and increasing the cost of living, particularly for low to middle income residents.

⁷⁴ "Building Permits: MSA Victoria Texas." Texas A&M Real Estate Center. 2015. Retrieved February 28, 2015 from <http://www.recenter.tamu.edu/data/bp/cbsa/metro47020.asp>

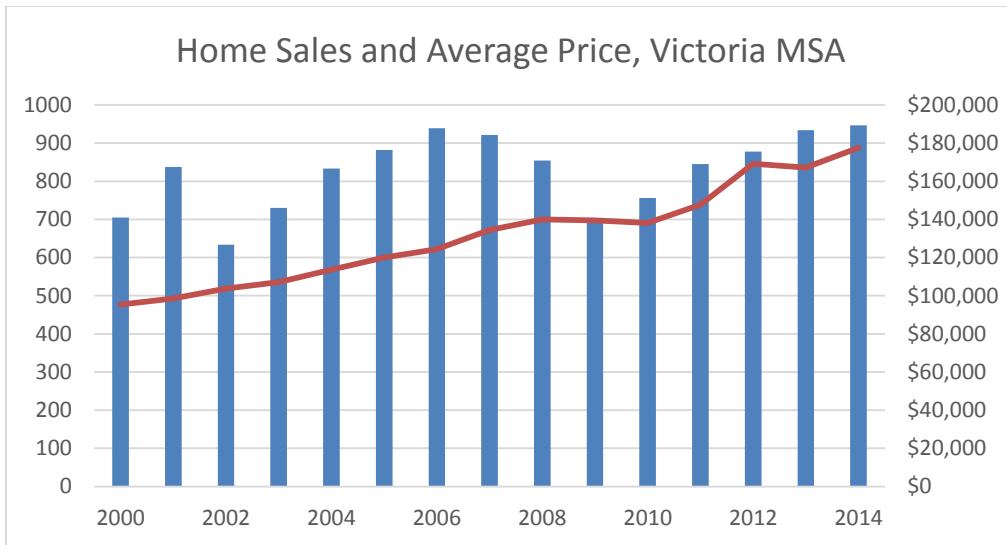


Figure 19: Home Sales and Average Price, Victoria MSA⁷⁵

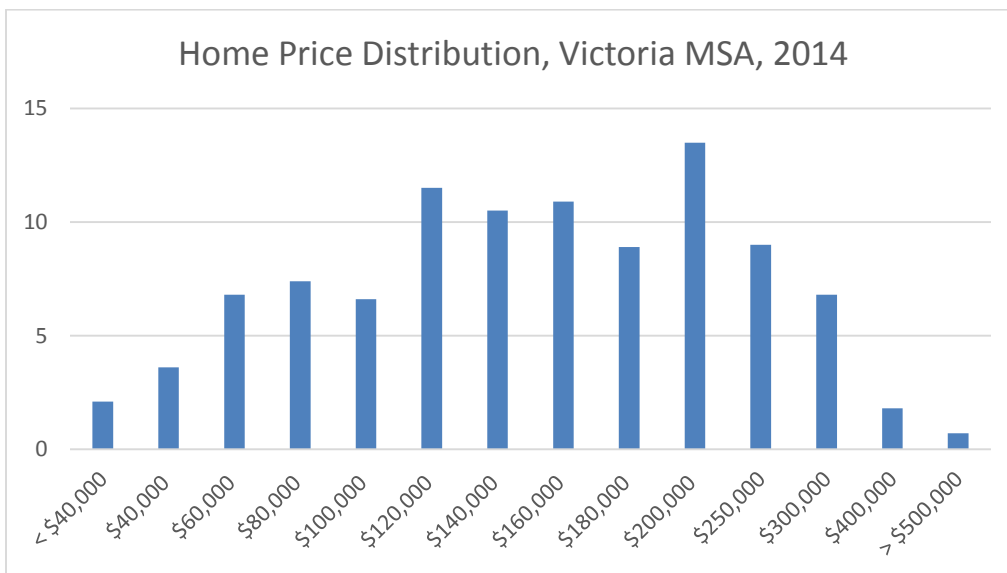


Figure 20: Home Price Distribution, Victoria MSA, 2014⁷⁶

⁷⁵ "MLS Housing Activity: Victoria." Texas A&M Real Estate Center. 2015. Retrieved February 28, 2015 from <http://recenter.tamu.edu/data/hs/hs530.asp>.

⁷⁶ "MLS Housing Activity: Victoria." Texas A&M Real Estate Center. 2015. Retrieved February 28, 2015 from <http://recenter.tamu.edu/data/hs/hs530.asp>.

The Housing Affordability Index (HAI) is a ratio of the median household income to the income that is required to buy the median-priced home in a city. A HAI of 1.00 indicates that the median family income in a city is sufficient to purchase a home at the median price. For all residents of Victoria, the HAI in 2014 was 1.75, a higher number than both the state and the country, indicating that it is easier to afford a median-priced home in Victoria than in Texas or the United States as a whole. However, first-time homebuyers in Victoria face a steeper challenge than first time home-buyers throughout the state, as Victoria's HAI of 1.10 is lower than the state HAI at 1.16. While this number, unlike the national HAI, is above 1.00, it does indicate that challenges for homeownership exist for first time homebuyers and that more affordable options would be helpful for these households to purchase a home of their own.

Housing Affordability Index, 2014		
	HAI (All)	HAI (First Time)
Victoria	1.75	1.10
Texas	1.72	1.16
United States	1.56	0.88

Table 3: Housing Affordability Index, 2014⁷⁷

Rental Housing

According to the 2013 American Community Survey (5 Year Estimate), the median gross rent for Victoria was \$751. About 50% of all renting households paid less than \$750, with 35.7% of all units renting from \$500 to \$749 a month. A large proportion of units also had rents between \$750 and \$999, at 30.1%, and rents from \$1,000 to \$1,499 made up the third largest group, at 17%.

⁷⁷ "MLS Housing Activity: Victoria." Texas A&M Real Estate Center. 2015. Retrieved February 28, 2015 from <http://recenter.tamu.edu/data/hs/hs530.asp>.

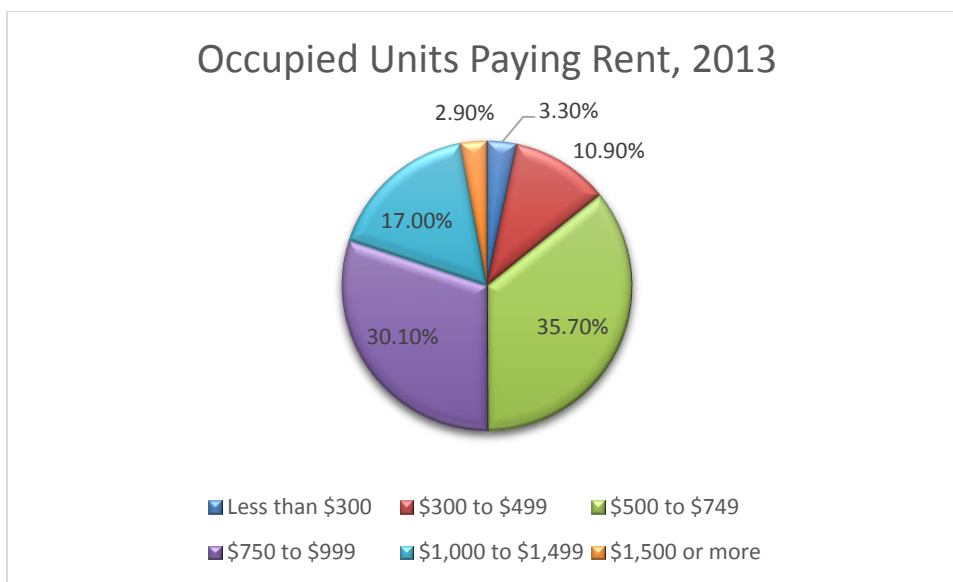


Figure 21: Occupied Units Paying Rent, 2013⁷⁸

In addition to the cost of rent, it is important to consider the rent burden that a renting household faces in order to understand the affordability or lack thereof of market rate rental housing in Victoria. The accepted standard proportion of rent to household income is 30%, with households paying more than 30% of their income toward rent considered to be rent burdened. This standard is used by federal affordable housing programs such as public housing and Section 8, as rent for these units is determined by calculating 30% of a household's total income. While these programs are intended to provide housing at prices that low-income families can afford, these programs are not large enough to cover all low to moderate income families, and many are faced with the challenge of paying a large proportion of their income toward rent in market-rate housing.

In 2013, 50% of all renting households were considered to be rent-burdened. The majority of these households, at 25.1%, paid more than 50% of their income toward rent, while 24.9% paid 30% to 49.9% of their income toward rent. While rental prices in

⁷⁸ "American Community Survey (5-Year Estimate)—Victoria (city), Renter Occupied Housing Units Paying Rent by Gross Rent." US Census Bureau. American Fact Finder.

Victoria remain lower than larger metropolitan areas in Texas, the high proportion of rent-burdened households indicates that affordability of market-rate rental units and lack of affordable housing is a major issue in Victoria. In 2013, there were 4,603 renting households in need of more affordable options.

Rent as a Percentage of Household Income, 2013		
	Households	Percentage
Less than 15.0 percent	1,093	11.9%
15.0 to 19.9 percent	1,387	15.0%
20.0 to 24.9 percent	1,164	12.6%
25.0 to 29.9 percent	972	10.5%
30.0 to 49.9 percent	2,294	24.9%
35.0 percent or more	2,309	25.1%

Table 4: Rent as a Percentage of Household Income, 2013⁷⁹

The majority of apartments in Victoria were built in the 1970s and 80s, and as a result, are beginning to age. While permitting for multifamily development increased substantially in 2014, many of these units are currently under construction and are not yet available for rent. Victoria has a very high demand for apartments, particularly for affordable units, as demonstrated by the table above. Vacancy of apartments has decreased since 2000, with occupancy rates increasing from 90.6% in 2000 to 97.2% in May 2014. This percentage is even higher than the city-wide occupancy rate of 91.3% of all residential units. Rent per square foot has also increased in recent years, climbing to \$0.85/square foot in 2015 from \$0.66/square foot in 2009. This recent surge in price is primarily driven by the high rents per square foot of units constructed past 2010, at \$1.25 per square foot. While it is to be expected that newer construction will have higher rents, this is also a result of the trend toward luxury multifamily development that has emerged in Victoria in recent years. The rising cost of rent combined with the large number of rent-burdened households and the high demand for apartments indicates that it is

⁷⁹ “American Community Survey (5-Year Estimate)—Victoria (city), Gross Rent as a Percentage of Household Income in the Past 12 Months.” US Census Bureau. American Fact Finder.

important to encourage affordable multifamily development to provide housing for all Victorians.

Victoria Apartment Statistics, May 2014				
Decade Built	Units	Occupancy	Rental Rate	Avg. Size (SF/Unit)
< 1970	106	98.10%	\$0.72	965
1970s	1,287	97.20%	\$0.80	835
1980s	1,714	98.20%	\$0.87	756
1990s	963	94.90%	\$0.73	954
2000s	584	97.60%	\$0.81	919
2010s	488	97.70%	\$1.25	935
Total	5,142	97.20%	\$0.85	853

Table 5: Victoria Apartment Statistics, May 2014⁸⁰

Affordable Housing

Victoria Housing Authority (VHA) operates 321 units in nine public housing facilities throughout the City of Victoria to provide affordable housing to both low-income families, the disabled, and elderly individuals. Out of these nine facilities, only one, the Mary Krenzler Villas, is devoted entirely to serving the elderly and/or disabled. Out of all 321 units, 17% are specifically reserved for elderly residents⁸¹.

VHA also administers Victoria's Housing Choice Voucher, or Section 8 program. There are ten complexes throughout the city that were specifically built to house low-income residents, and either exclusively house Section 8 residents, or were constructed as part of the Low Income Housing Tax Credit (LIHTC) program. Some of these properties are also owned and operated by local non-profits⁸². There are 12 other medium to large apartment complexes that accept Section 8 vouchers, along with 15 landlords leasing

⁸⁰ "Multihousing Market Conditions Report." Texas A&M Real Estate Center. 2015. Retrieved February 28, 2015 from http://www.recenter.tamu.edu/mdata/pdf/Victoria_Apartmentdata.pdf

⁸¹ "City of Victoria 2010-2015 Consolidated Plan." City of Victoria. June 2010. Accessed November 22, 2014, from <https://www2.victoriatx.org/development/services/planningservices/Comm%20Dev/2010-2015consolidatedplan.pdf>

⁸² "City of Victoria 2010-2015 Consolidated Plan." City of Victoria. June 2010. Accessed November 22, 2014, from <https://www2.victoriatx.org/development/services/planningservices/Comm%20Dev/2010-2015consolidatedplan.pdf>

smaller complexes, duplexes, townhomes, and single family homes throughout the city. While not all of these units are occupied by voucher holders, these units are available to them if the unit meets the standards for Section 8 vouchers set by the U.S. Department of Housing and Urban Development (HUD)⁸³.

There are other affordable housing developments throughout the city that do not fit into these aforementioned categories. VHA also operates a nonprofit, Victoria Affordable Housing Corporation, that owns and operates market rate complexes with some units set aside for low-income households⁸⁴. The City of Victoria also has an affordable homeownership development, Swan Crossing, offering single family homes for sale as part of a shared equity arrangement, where income-qualifying buyers purchase the building, but not the land, allowing for a dramatic reduction in the price of the home⁸⁵. Habitat for Humanity also provides affordable homeownership opportunities, and has constructed 85 homes throughout the Victoria area since 1996, with some of these homes being located in Swan Crossing as well⁸⁶.

SUMMARY

While growth in Victoria slowed after the initial boom in the 1950s and 60s, growth has recently begun to pick up again, and is driving demand for multifamily units to house both young, often single householders, as well as elderly residents who are looking to transition out of their single family homes. The absence of diverse housing options for many years has resulted in increasing rents due to high demand, as well as many renters having to rent homes due to a lack of multifamily housing. While both

⁸³ "Housing Choice Voucher Program." Housing Authority of the City of Victoria, Texas. November 3, 2014.

⁸⁴ "City of Victoria 2010-2015 Consolidated Plan." City of Victoria. June 2010. Accessed November 22, 2014, from <https://www2.victoriatx.org/developmentservices/planningservices/Comm%20Dev/2010-2015consolidatedplan.pdf>

⁸⁵ "Swan Crossing." City of Victoria. 2013. Retrieved February 28, 2015 from <http://www.victoriatx.org/departments/development-services/planning-services/-affordable-housing-cdbg-programs/swan-crossing>

⁸⁶ "City of Victoria 2010-2015 Consolidated Plan." City of Victoria. June 2010. Accessed November 22, 2014, from <https://www2.victoriatx.org/developmentservices/planningservices/Comm%20Dev/2010-2015consolidatedplan.pdf>

multifamily and subsidized housing development has increased in recent years, there are still over 4,000 households in need of more affordable housing options.

Development patterns to the north have perpetuated a landscape of inequality, as low-income households are often isolated and constrained from relocating to areas of opportunity. Southern and centrally located neighborhoods have experienced filtering and decades of disinvestment, resulting in concentrations of low-income populations without access to goods and services that have relocated to the northern areas of town.

The following chapter will analyze the proximity of affordable housing to environmental hazards, opportunities, and concentrations of poverty through an extensive series of GIS maps. Tracking the proximity of affordable housing to hazards and opportunities will not only provide an analysis of equity and fair housing conditions in Victoria, but will also inform conclusions about future steps to take and areas to develop in order to more effectively further fair housing in the future.

Chapter 5: Analysis of Proximity to Hazards and Access to Opportunity

As mentioned in previous chapters, Victoria lacks zoning, which may put lower-income and minority populations at risk of living closer to environmental hazards and farther from important services. Although there is very minimal regulation of market rate housing, subsidized housing has more stringent regulations as requirements for both federal funding and compliance with the Fair Housing Act. If subsidized housing is not dispersed throughout the city, municipalities can risk losing funding or face legal consequences. In addition to legal requirements, it is ideal for low-income households to also have access to mixed income communities, good schools, and other services, and to be located away from environmental hazards such as floodplains, municipal solid waste sites, or toxics release sites, as these hazards have been historically associated with lower-income areas. The following maps provide an analysis of land use and the proximity of both low income areas and affordable housing to various opportunities and hazards, to determine if Victoria has an equitable distribution of incomes and affordable housing, despite lacking many regulations and zoning powers at the city level.

LAND USE

Despite lacking zoning, the land use pattern in Victoria is fairly typical and not unlike the proposed zoning map created as part of the 1985 Comprehensive Plan in 1960. Commercial uses line major arterials and corridors throughout the city, buffering single family residential away from these larger streets. Although single family construction dominates the residential landscape, multifamily is generally located off of secondary arterials near smaller commercial uses and public buildings, near single family neighborhoods. Industrial development is concentrated near the southern areas of the city, near both US Highway 59 and Business 59, the areas that were marked for industrial development in the 1985 Consolidated Plan. Although this is an ideal area for industrial development due to proximity to the highway, the southern area of the city is where much of the older construction, low-income households, and minority populations are located, which may pose environmental justice concerns.

Land Use, City of Victoria

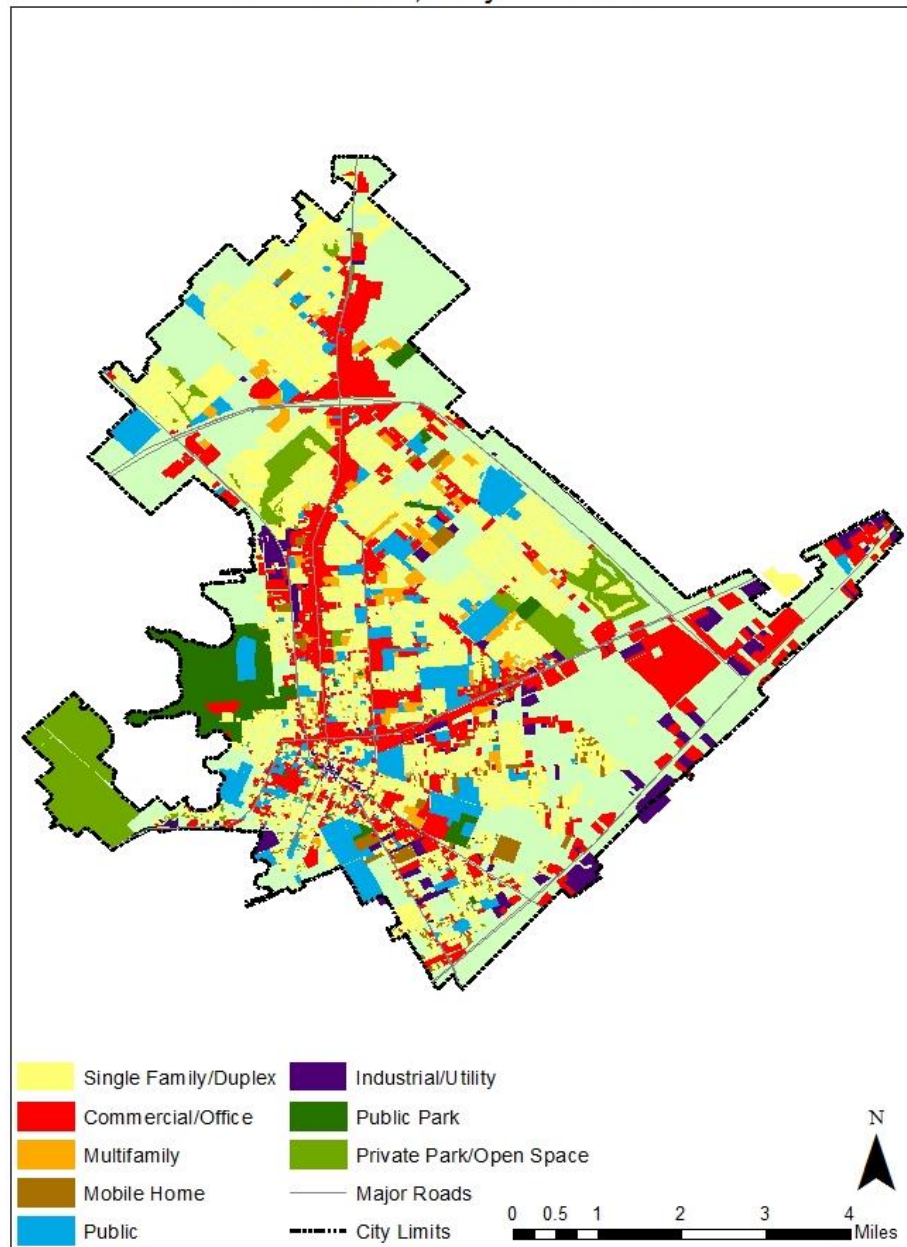


Figure 22: Land Use, City of Victoria⁸⁷

⁸⁷ Shapefiles from all following maps courtesy of City of Victoria GIS Department

Residential and Industrial Uses, City of Victoria

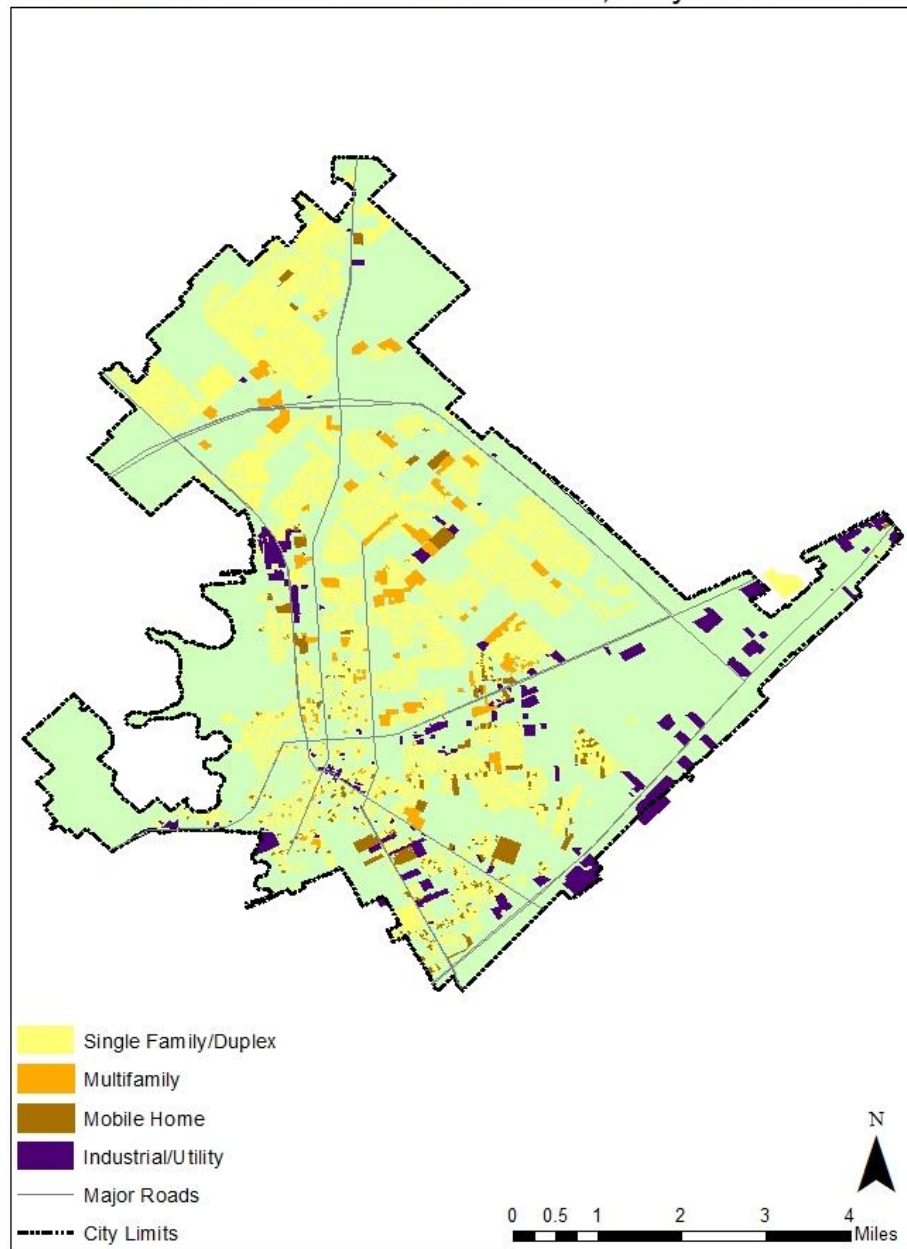


Figure 23: Residential and Industrial Uses, City of Victoria

The second land use map in the above series focuses specifically on the proximity of industrial uses to residential uses. While larger industrial uses tend to be located further East, and are not surrounded by residential development, most industrial uses, particularly smaller sites, are located amid residential development, often directly adjacent to single family development. Industrial uses also tend to be located near mobile home parks, though the abundance of single family development makes proximity to single family homes much more common.

Impact of Industrial Uses on Low Income Areas

The map below shows the disparate impact that industrial uses have on low-income populations and communities of color. The Census block groups highlighted in blue represent areas that have both a majority minority population, as well as a median household income below 80% MFI. There is complete overlap between these two characteristics in the Victoria; no minority majority block groups have a median household income of more than 80% of MFI. Most industrial uses are heavily concentrated near areas with low-income minority populations, with the majority of industrial uses not near low-income populations being those that are not adjacent to residential uses at all. This map shows a clear connection between low-income and minority populations and industrial uses, indicating that these populations may be at a higher risk of exposure to waste and toxic chemicals.

Proximity of Low-Income Block Groups to Industrial Uses

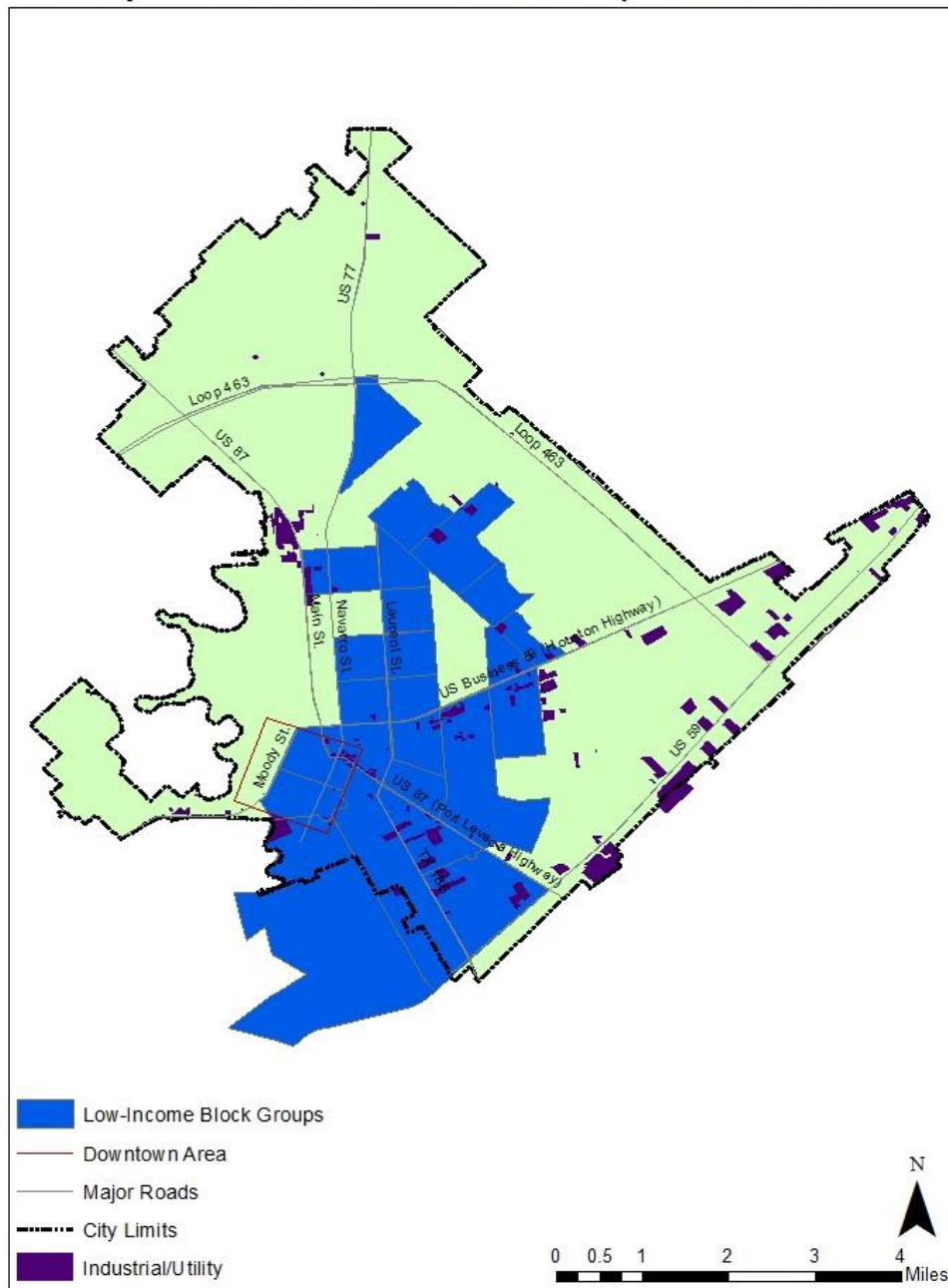


Figure 24: Proximity of Low-Income Block Groups to Industrial Uses

Impact of Industrial Uses on Affordable Housing

The following series of maps shows the proximity of public housing, subsidized housing (voucher accepting or subsidized through the Low-Income Housing Tax Credit), and other types of affordable housing to industrial uses. As the public housing units tend to be concentrated in areas already identified as low-income and minority block groups, it is to be expected that these units are located near industrial uses. However, five of the sites are located at least 0.5 miles away from the nearest industrial site, despite being located in areas of town that tend to be surrounded by this type of use. Three sites are directly or nearly adjacent to industrial uses, including the Leary Lane apartments located further north, and the Annie Blackley and Griffith Apartments, located very far south, in the neighborhood referred to as “Under the Hill,” which has a small industrial site near the apartments, and a large power plant and water treatment plant within a half mile.

Due to the volume of subsidized units featured on the following map, it is to be expected that some will be located near or adjacent to industrial uses. Most of the complexes built with LIHTC subsidies are located on the north side of the city, but despite being located in a higher-opportunity area, are still located near one of the City’s water treatment plants. LIHTC properties located to the south are at even greater risk of being located near environmental hazards. For example, Caney Run Apartments at 101 S. Ben Jordan is surrounded by multiple industrial uses. Properties accepting Section 8 vouchers also tend to be concentrated in the central and southern areas of the city, with those properties further south being most susceptible to industrial uses.

Other types of affordable housing, including Habitat for Humanity homes, Swan Crossing, and other complexes owned by Victoria Affordable Housing Corporation fare similarly in regard to industrial uses. Those located in the center of the city tend to be the farthest away from industrial uses, with those to the south being closest, particularly those just east of the downtown area. The affordable housing units located on the far northwest side of town are near a small industrial site, though the concentration of industrial uses is much lower in this area.

Proximity of Public Housing to Industrial Uses

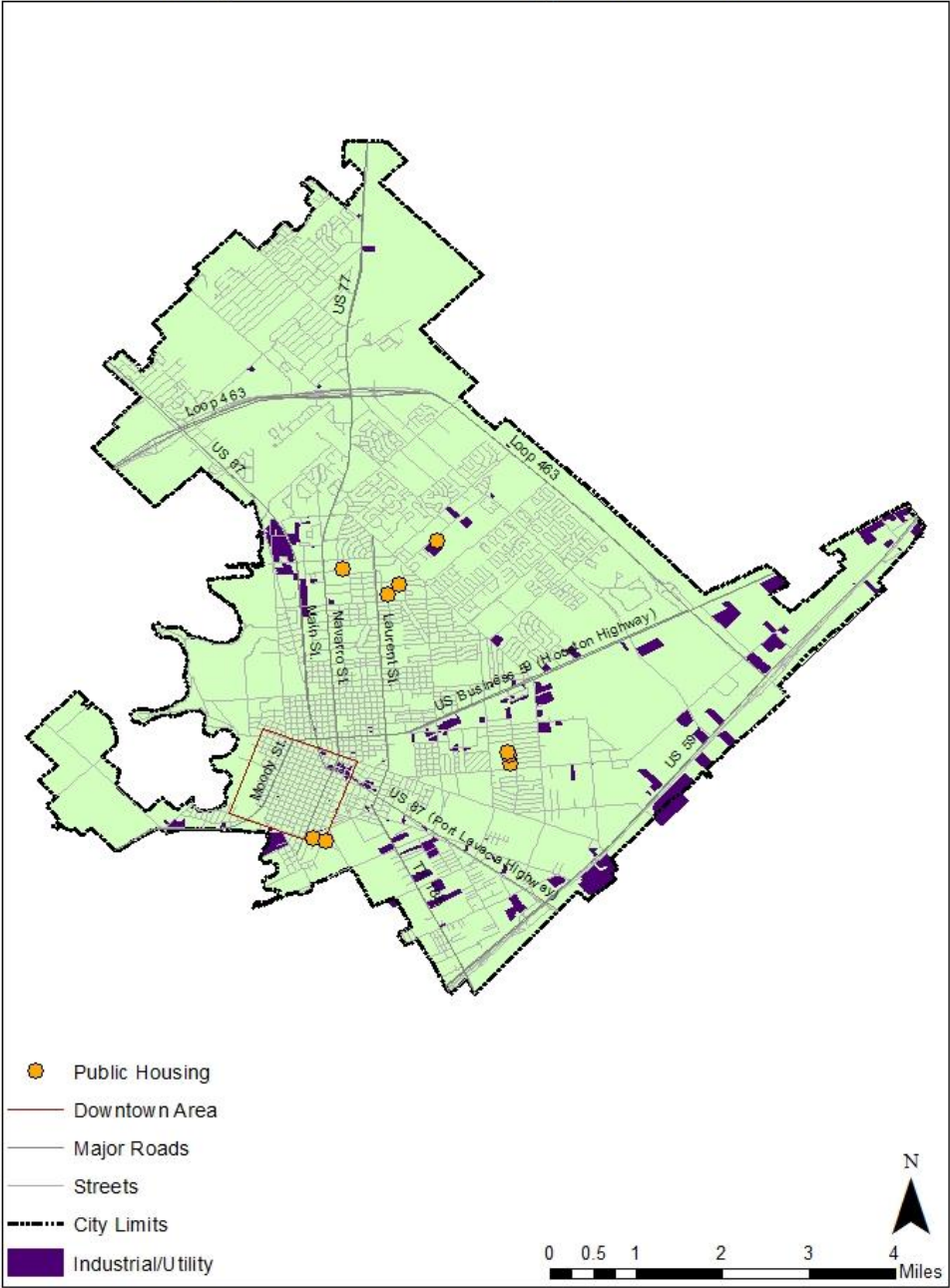


Figure 25: Proximity of Public Housing to Industrial Uses

The map displays the city limits of New Orleans, Louisiana, with a focus on the distribution of subsidized housing and Section 8 acceptances. The city is bounded by a thick black line. Major roads are shown as solid grey lines, including US 77, Loop 463, US 58, and the I-10 (Beltway). A red dashed line outlines the Downtown Area. A yellow shaded region in the southeast corner is labeled 'Industrial/Utility'. Numerous purple dots of varying sizes are scattered across the city, representing the locations of subsidized housing and Section 8 acceptances. A legend at the bottom left identifies these symbols: a large purple dot for 'Subsidized Housing', a small purple dot for 'Accepts Section 8', a red dashed line for 'Downtown Area', a solid grey line for 'Major Roads', a thin grey line for 'Streets', a thick black line for 'City Limits', and a yellow shaded area for 'Industrial/Utility'. A scale bar at the bottom right indicates distances from 0 to 4 miles, and a north arrow points towards the top of the map.

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Proximity of Other Affordable Housing to Industrial Uses

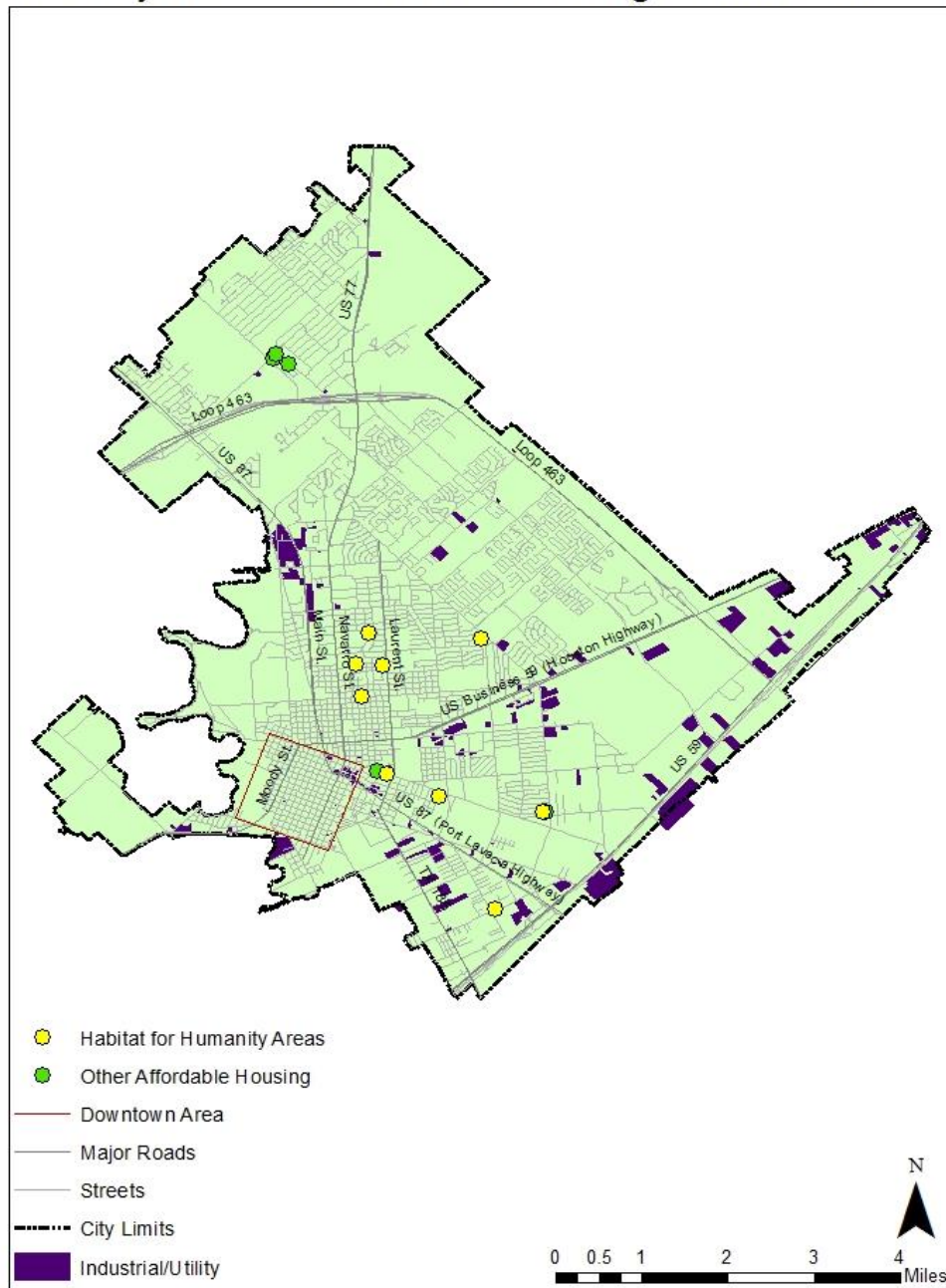


Figure 27: Proximity of Other Affordable Housing to Industrial Uses

ENVIRONMENTAL HAZARDS

While being located next to an industrial use is generally undesirable, not all of these industrial uses are necessarily hazardous, and some uses pose a greater threat than others. The United States Congress passed the Emergency Planning and Community Right-to-Know Act (EPCRA) in 1986 in response to deadly industrial disasters as a result of toxic chemical releases. This act required certain industrial facilities to report to the Toxics Release Inventory (TRI) under the Environmental Protection Agency to promote emergency planning, inform the public about toxic chemicals being released in their area, and to create incentives for industries to improve their environmental performance⁸⁸.

Facilities must report to the TRI if they meet the following criteria:

- Fall into a specific industry sector (mining, utilities, manufacturing, hazardous waste, and some types of wholesale facilities),
- Employ 10 or more full-time equivalent employees, and
- Manufacture or process more than 25,000 lbs. of a TRI listed chemical or use more than 10,000 lbs. of a listed chemical in a given year⁸⁹.

Chemicals listed by TRI cause one or more of the following: cancer or other chronic human health effects, significant adverse acute human health effects, or significant adverse environmental effects⁹⁰. There are sixteen facilities registered with TRI in Victoria County. Of those, five are located within the city limits of Victoria, and all are concentrated in the southern portion of the city. Five other facilities are also listed as toxic sites in The Right-to-Know (RTK) online database, with the AEP/CPL Power plant appearing on both lists. Tables 7 and 8 detail the chemicals released by the facilities located within the city limits and the potential health hazards associated with each chemical reported by these facilities.

⁸⁸ "Learn About the Toxics Release Inventory." Environmental Protection Agency. January 14, 2015. Accessed February 5, 2015 from <http://www2.epa.gov/toxics-release-inventory-tri-program/learn-about-toxics-release-inventory>

⁸⁹ "Basics of TRI Reporting." Environmental Protection Agency. January 14, 2015. Accessed February 5, 2015 from <http://www2.epa.gov/toxics-release-inventory-tri-program/basics-tri-reporting>

⁹⁰ "TRI Listed Chemicals." Environmental Protection Agency. January 14, 2015. Accessed February 5, 2015 from <http://www2.epa.gov/toxics-release-inventory-tri-program/tri-listed-chemicals>

Toxics Release Facilities Within Victoria City Limits		
Facility Name	Facility Type	Chemicals Released
AEP/CPL Victoria Power Station	Electric Power Distribution	Benzo(g,h,i)perelyne, Polycyclic aromatic compounds, Chlorine
Airgas Southwest Inc.	Chemical Wholesaler	Propelyne
AOC Victoria Facility	Chemical Distributor	Chlorine, Sulfur Dioxide
Baker Petrolite Corporation	Oil and Gas	Acrolein [2-Propenal]
Caterpillar Inc.	Construction Machinery Manufacturing	Manganese
City of Victoria Surface Water Treatment Plant	Water Treatment Plant	Chlorine, Anhydrous Ammonia
City of Victoria Water Plant 3	Water Treatment Plant	Chlorine
City of Victoria Water Plant 4	Water Treatment Plant	Chlorine
Multi-Chem Group	Chemical Wholesaler	1,2,4-Trimethylbenzene, Certain Glycol Ethers, Ethylbenzene, Ethylene Glycol, Methanol, Toluene, Xylene
Thomas Petroleum	Petroleum Bulk Station/Terminal	1,2,4-Trimethylbenzene, Diethanolamine, Ethylene Glycol, Methanol, N-Hexane, Naphthalene, Polycyclic Aromatic Compounds, Toluene, Xylene, Zinc Compounds
Victoria Willow Street Plant	Wastewater Treatment Plant	Chlorine

Table 6: Toxics Release Facilities within Victoria City Limits⁹¹

⁹¹ "Envirofacts: Victoria, Texas." Environmental Protection Agency. October 16, 2014. Accessed February 5, 2014 from <http://www.epa.gov/enviro/facts/tri/search.html>.

Potential Health Effects from Chemicals Released within Victoria City Limits			
Chemicals Released	Level of Hazard	Potential Effects	Facilities Releasing
1,2,4-Trimethylbenzene	Low	Inhalation harmful, irritating to eyes, dermatitis, nausea, headache, dizziness, narcotic effect	Multi-Chem Group, Thomas Petroleum
Acrolein [2-Propenal]	Extremely Toxic	Respiratory and eye irritation, gastrointestinal distress, pulmonary edema, skin irritation. Inhalation may be fatal within minutes.	Baker Petrolite Company
Anhydrous Ammonia	High	Irritation of eyes and respiratory tract, burns, frostbite. May be fatal if inhaled.	City of Victoria Surface Water Treatment Plant
Benzo(g,h,i)perylene	Low to Moderate	Inhalation harmful, burns to skin and eyes, dizziness and suffocation possible	AEP/CPL Victoria Power Station
Glycol Ethers	Not listed	Burns to eyes and skin. Fire may produce toxic gases.	Multi-Chem Group
Chlorine	Extremely Toxic	Burns to eyes and skin, chronic lung conditions. May be fatal if inhaled.	AEP/CPL, AOC, All City of Victoria Water and Wastewater Plants
Diethanolamine	High	Irritation of eyes and skin, coughing, nausea, headache, smothering sensation	Thomas Petroleum
Ethylbenzene	Moderate	Irritation of nose and eyes,, dizziness, depression, blisters and skin irritation	Multi-Chem Group
Ethylene Glycol	Moderate	Inhalation not hazardous. Ingestion causes stupor or coma, possible fatal kidney injury.	Multi-Chem Group, Thomas Petroleum

Table 7: Potential Health Effects from Chemicals Released within Victoria City Limits⁹²

⁹² "Database of Hazardous Materials." National Oceanic and Atmospheric Administration. Accessed April 26, 2015 from <http://cameochemicals.noaa.gov>

Table 7 (Continued)

Manganese	Not listed	Parkinson's Disease, asthenia, insomnia, confusion, metal fume fever, dry throat, cough, chest tightness, difficulty breathing, rales, fever, back pain, vomiting, malaise, weakness, kidney damage	Caterpillar, Inc
Methanol	Low	Eye irritation, headache, fatigue, drowsiness. Extreme exposure can cause depression, optic nerve damage, or death.	Multi-Chem Group, Thomas Petroleum
Naphthalene	Moderate	Burns to eyes and skin, fire may produce toxic gases	Thomas Petroleum
N-Hexane	Not listed	Irritation if inhaled, cough, depression, arrhythmias, pulmonary edema, nausea, vomiting, swollen abdomen, headache, depression.	Thomas Petroleum
Polycyclic aromatic compounds	Not listed	No information available	AEP/CPL, Thomas Petroleum
Propylene	Low	Dizziness, drowsiness, unconsciousness, freezing burn from liquid contact	Airgas Southwest
Sulfur Dioxide	High	Eye and respiratory irritation. May cause death or permanent injury after exposure.	AOC Victoria Facility
Toluene	Moderate	Eye and respiratory irritation, dizziness, headache, asthenia, respiratory arrest, pulmonary edema, vomiting, diarrhea.	Multi-Chem Group, Thomas Petroleum
Xylene	Moderate	Burns to eyes and skin, dizziness or suffocation possible if inhaled.	Multi-Chem Group, Thomas Petroleum
Zinc Compounds	Not listed	No information available	Thomas Petroleum

Municipal Solid Waste facilities (MSW) are another type of undesirable and potentially hazardous use. Municipal solid waste facilities are typically landfills where solid waste is dumped, but also include recycling and compost facilities and solid waste transfer sites⁹³. There are five MSW facilities in Victoria County, but only one site, Victoria Environmental, is located in the city limits. Most of these sites, including the City of Victoria Landfill, are located southeast of the city, near Bloomington⁹⁴. The majority of TRI and MSW sites are located near the unincorporated town of Bloomington, resulting in serious environmental justice concerns for the residents of that area, who are overwhelmingly low-income compared to the rest of the county.

Impact of Environmental Hazards on Low-Income Areas

Although low-income block groups in Victoria contain many industrial sites, six of these industrial sites in particular are registered as releasing or processing toxic chemicals. These sites are Airgas Southwest, the AEP/CPL Victoria Power Station, three City of Victoria water treatment plants, and the Willow Street Wastewater Treatment plant. The power plant and wastewater treatment plants are particularly concerning, due to their proximity to residential uses and location in one of the poorest, most heavily minority neighborhoods in the city, known as “Under the Hill.” There are many small homes located directly across the street from these plant on multiple sides. These plants are also located within 0.5 miles of an elementary school, F.W. Gross Elementary, making it an environmental justice concern for both the low-income and minority residents of the neighborhood, as well as the children who attend the school. These plants release Benzo(g,h,i)perylene, polycyclic aromatic compounds, and chlorine. Chlorine in particular is quite hazardous, as it can be fatal if inhaled.

⁹³ “Municipal Solid Waste.” Environmental Protection Agency. February 28, 2014. Accessed February 5, 2015 from <http://www.epa.gov/epawaste/nonhaz/municipal/index.htm>

⁹⁴ “Data on Municipal Solid Waste Facilities in Texas.” Texas Commission of Environmental Quality. November 5, 2014. Accessed February 5, 2015 from http://www.tceq.texas.gov/permitting/waste_permits/msw_permits/msw-data

There are a total of 2,714 residential parcels and 3,492 residential buildings located within 0.5 miles of these toxic release facilities. Of these, 1,937 parcels and 2,507 buildings are located within low-income block groups, making up 71% of both affected residential parcels and buildings. This high proportion indicates that low-income block groups are disparately impacted by industrial uses, and that environmental justice concerns exist for low-income residents and the location of affordable housing, even when it is spread out across the city.

Impact of Environmental Hazards on Affordable Housing

The AEP Victoria Power Station and Willow Street Plant are a concern for two public housing sites, Annie Blackley Apartments and Griffith Apartments. While these sites are located outside of the 0.5 mile buffer for these plants, according to the Worst-Case Scenario analysis available on The Right-to-Know Network, these plants have the potential to release hazardous chemicals, including chlorine, over a distance of 1.3 to 5.4 miles for the AEP Plant, and 1.9 miles for the Willow Street Plant, which would affect these two sites, as well as many other areas in the city⁹⁵. The remaining public housing sites are not located within a 0.5 mile buffer of any toxics release or municipal waste facilities, but all fall into one or more of the Worst-Case Scenario buffers, as nearly the entire city is covered by these buffers.

Three subsidized units are located within 0.5 miles of a toxic release facility—Caney Run to the South, and Creekstone Ranch and Salem Village to the North. Caney Run is located between two toxic release facilities: Airgas Southwest and AOC Victoria Station. These facilities release propylene, chlorine, and sulfur dioxide. While propylene is generally associated with a low risk for health effects, chlorine and sulfur dioxide are both highly toxic, leading to respiratory irritation and possible death if inhaled. Creekstone Ranch and Salem Village are also within 0.5 miles of a water treatment plant releasing chlorine. Despite being located closer to opportunities, these complexes are

⁹⁵ “RMP Facilities for Victoria, Texas.” The Right-to-Know Network. 2014. Accessed April 26, 2015 from www.rtknet.org/db/rmp/rmp.php?city=Victoria&state=TX&datatype=T&reptype=f&detail=4&submit=GO

subject to environmental hazards, similar to other affordable housing complexes located further south in the city.

Proximity of Low-Income Block Groups to Environmental Hazards

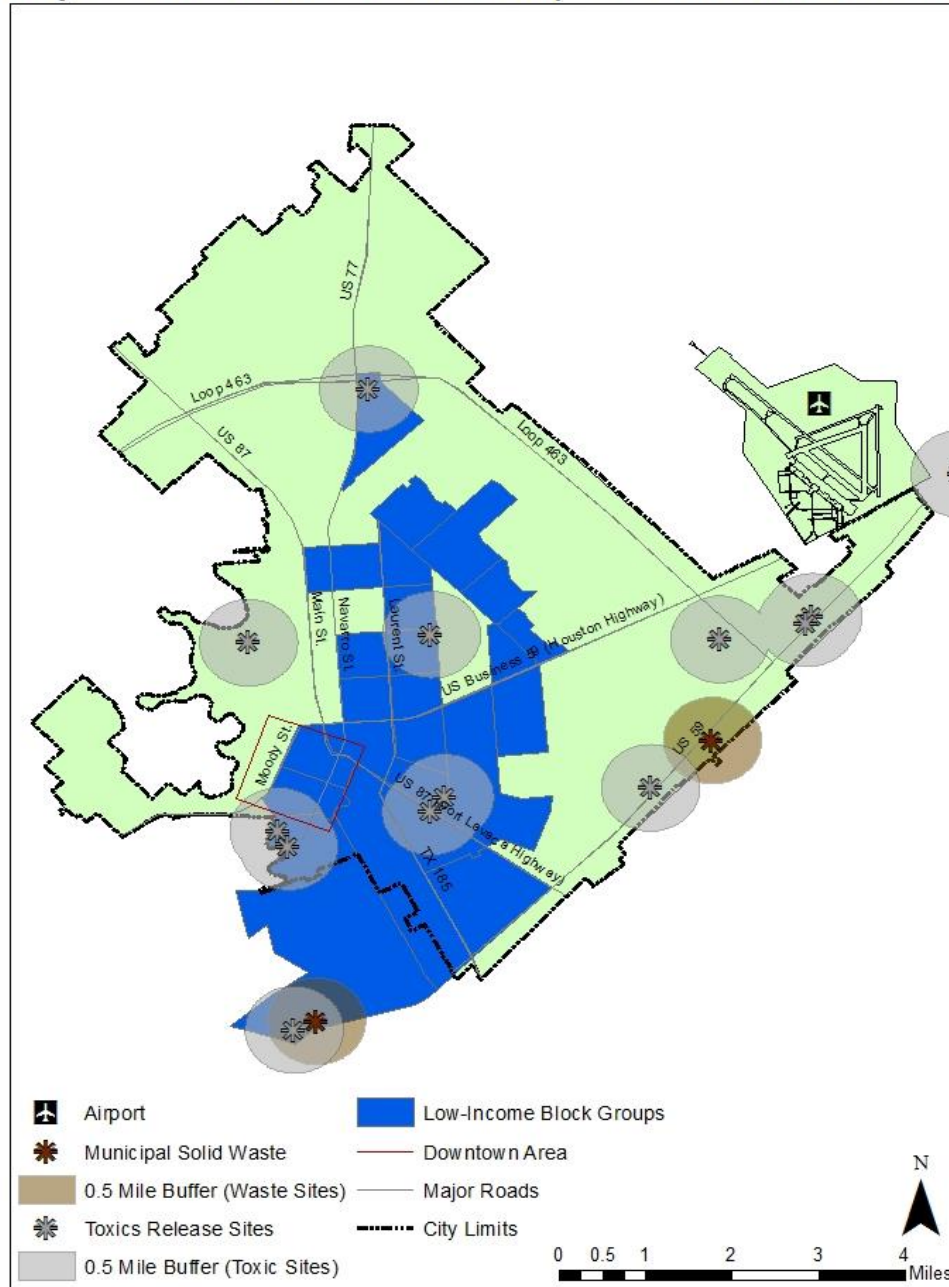


Figure 28: Proximity of Low-Income Block Groups to Hazards

Proximity of Low-Income Block Groups to Environmental Hazards (Worst-Case Scenarios)

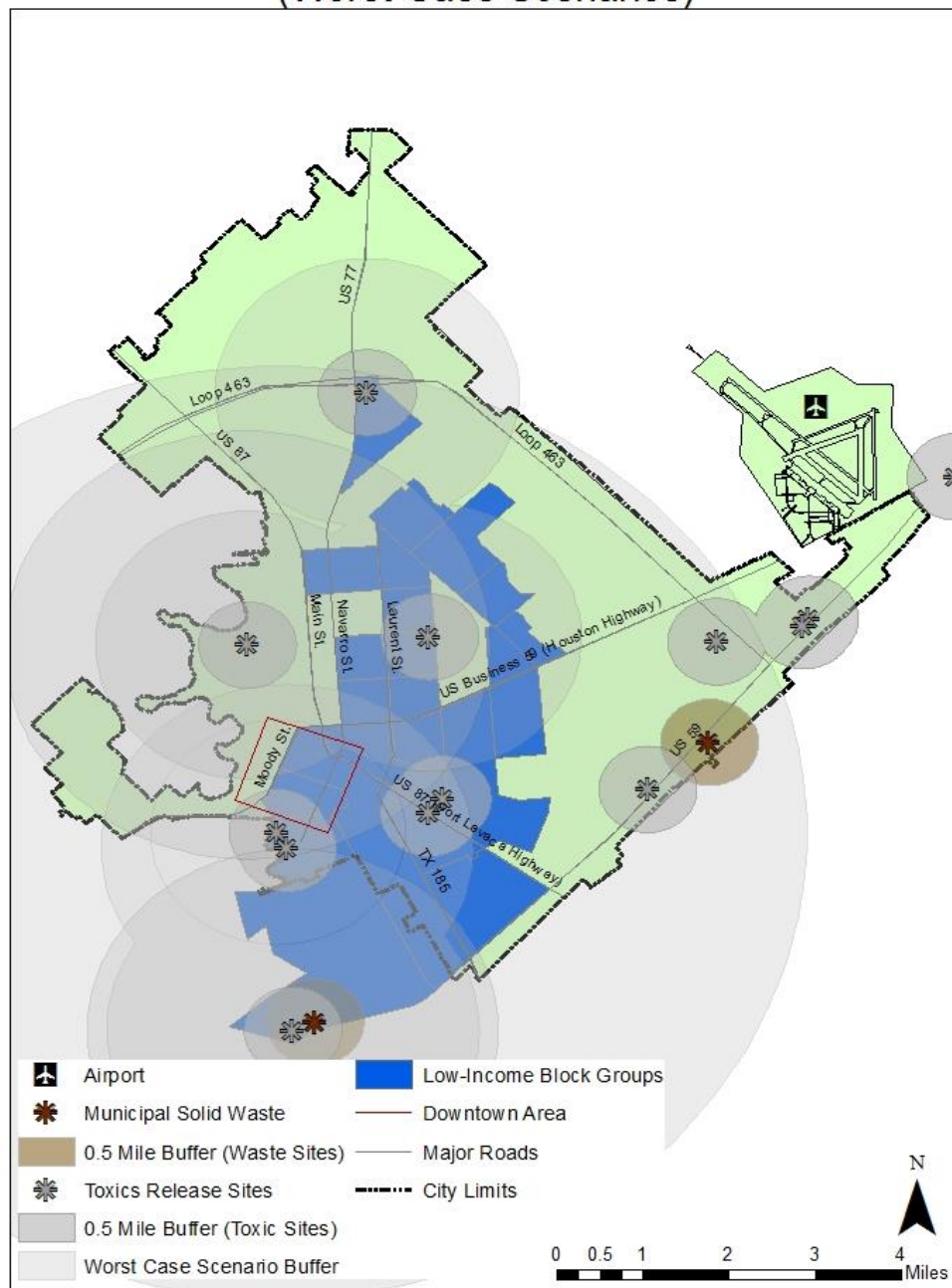


Figure 29: Low-Income Block Groups and Toxic Worst-Case Scenarios

Proximity of Public Housing to Environmental Hazards

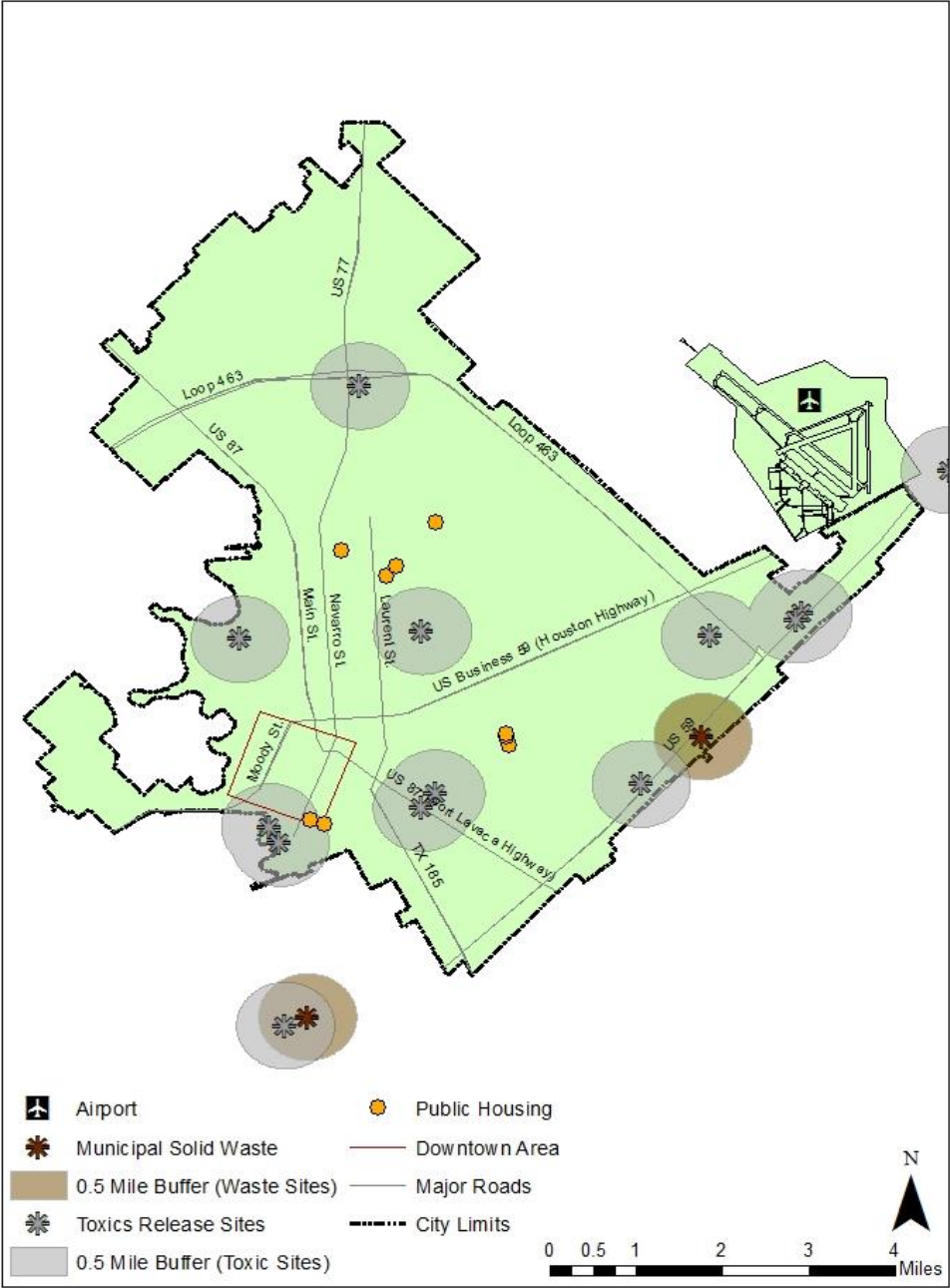


Figure 30: Proximity of Public Housing to Hazards

Proximity of Public Housing to Environmental Hazards
(Worst Case Scenarios)

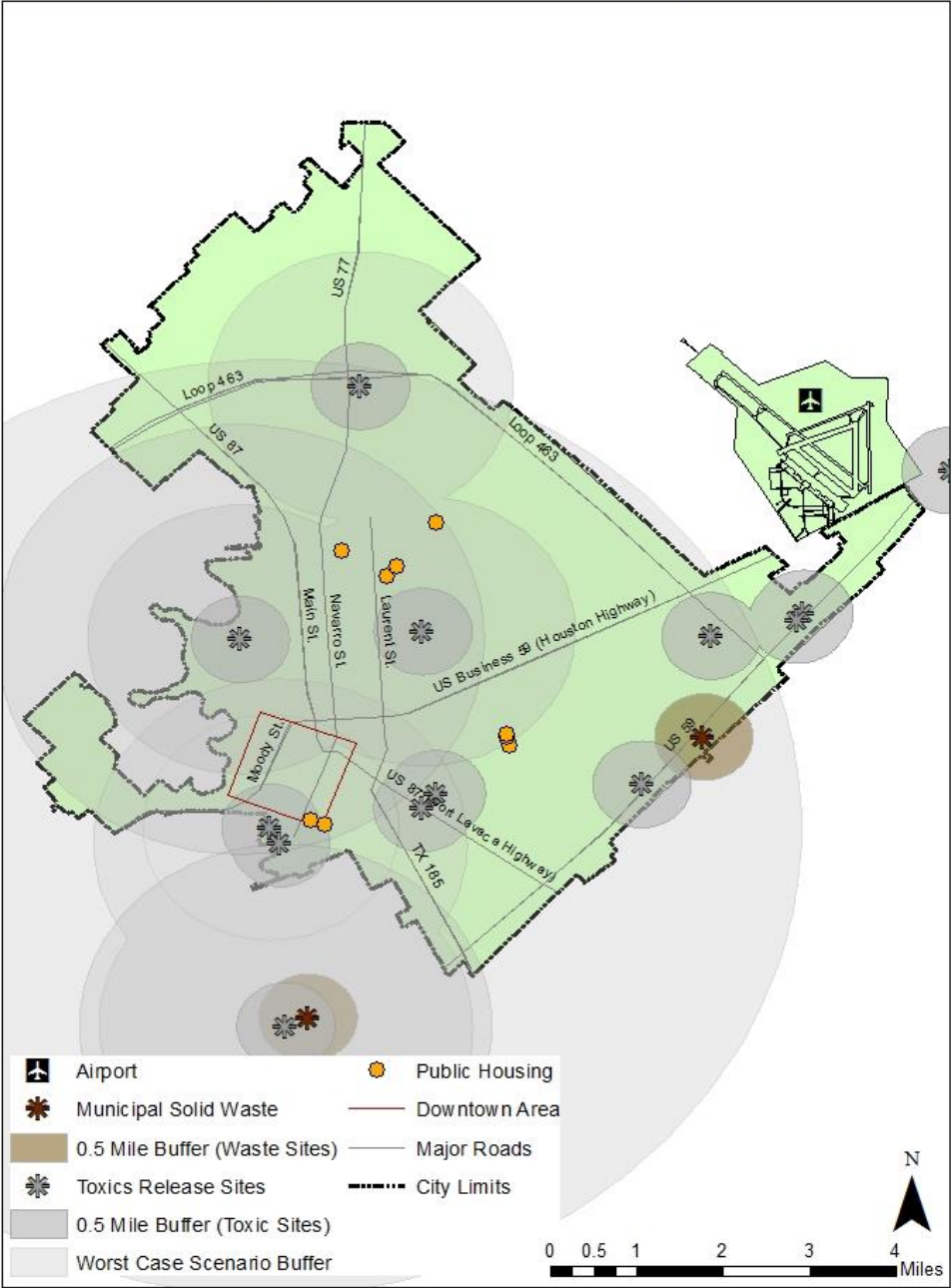


Figure 31: Public Housing and Toxic Worst-Case Scenarios

Proximity of Subsidized Housing to Environmental Hazards

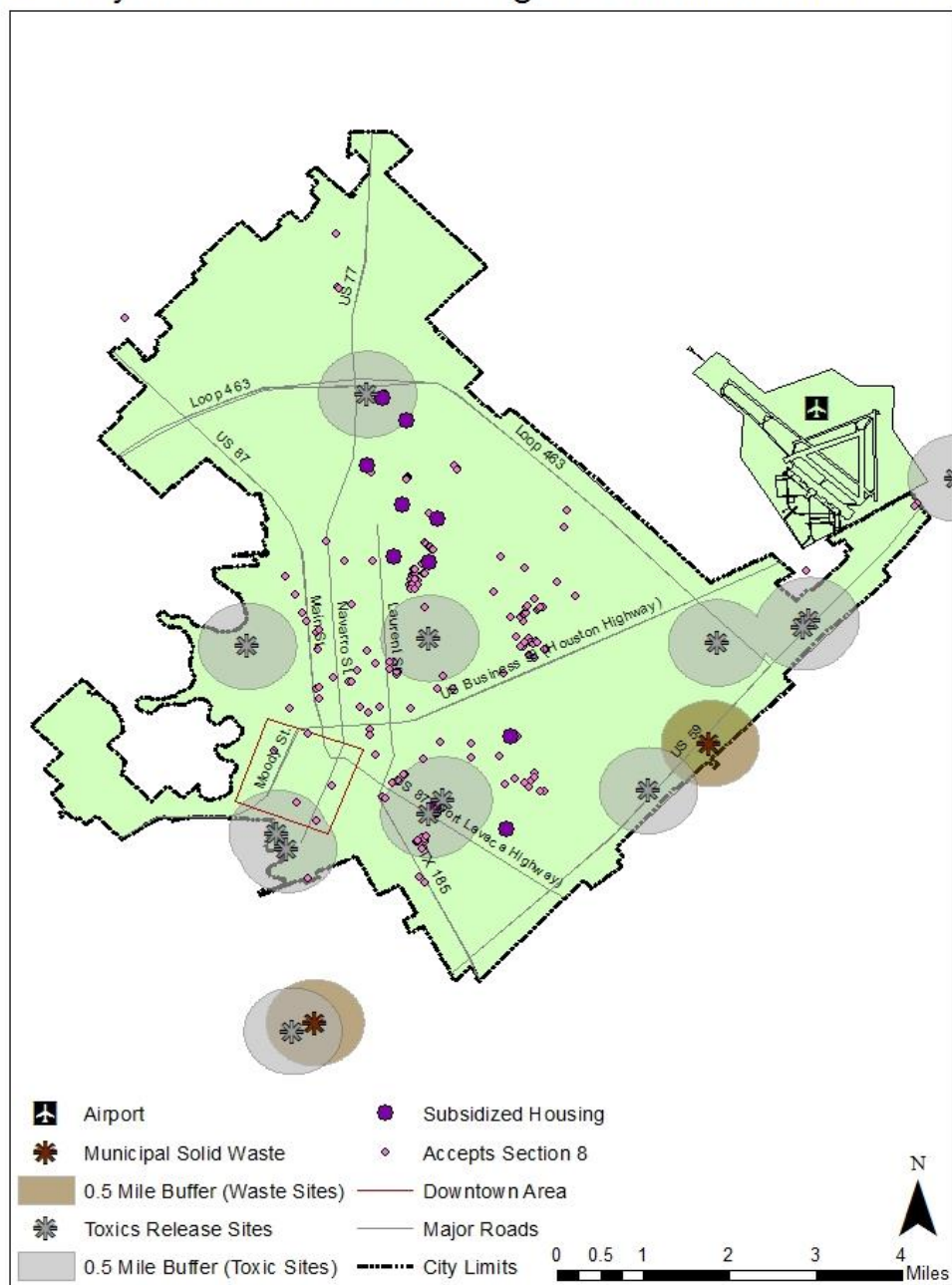


Figure 32: Proximity of Subsidized Housing to Hazards

Proximity of Subsidized Housing to Environmental Hazards (Worst Case Scenarios)

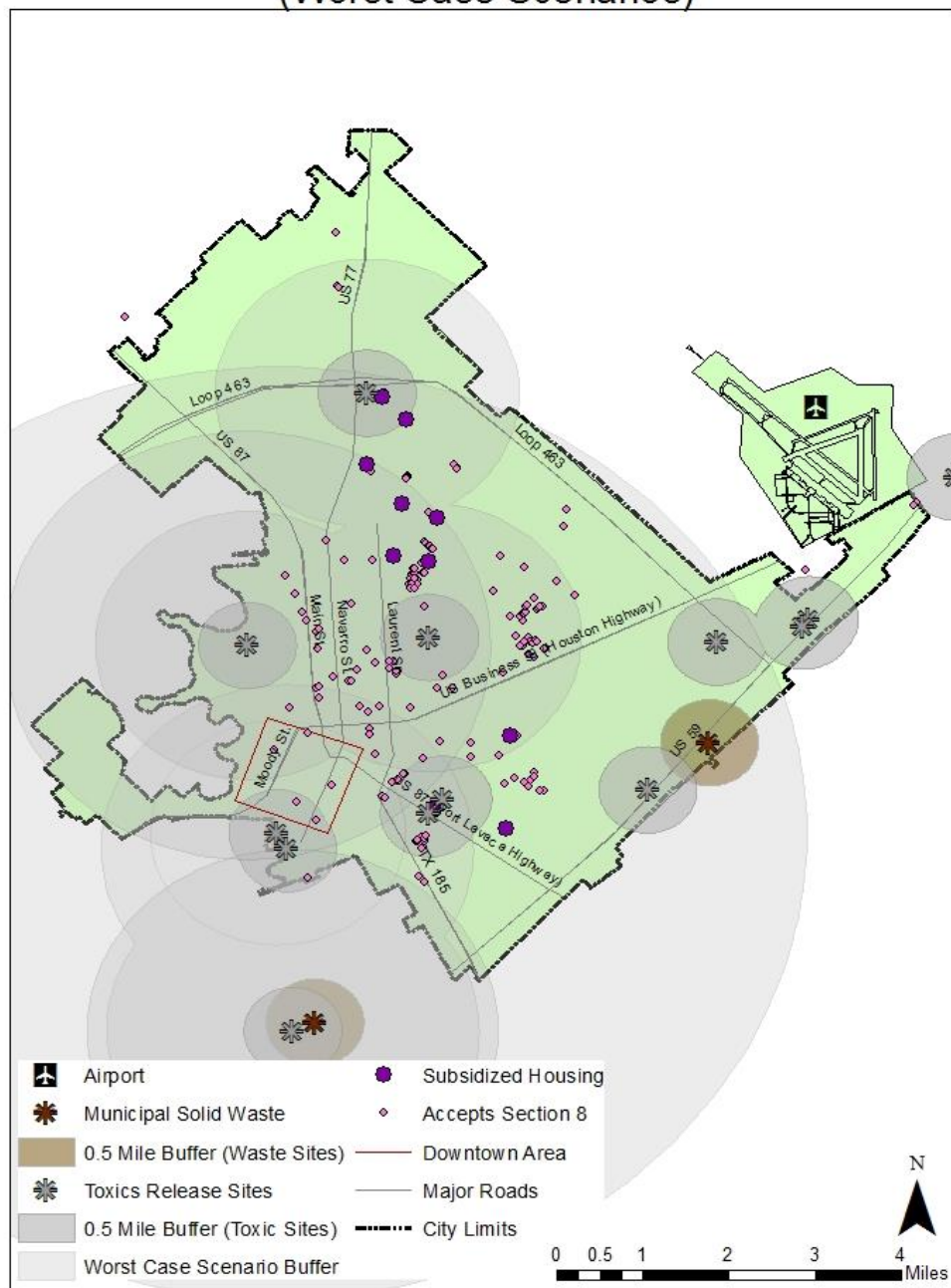


Figure 33: Subsidized Housing and Toxic Worst-Case Scenarios

Proximity of Other Affordable Housing to Environmental Hazards

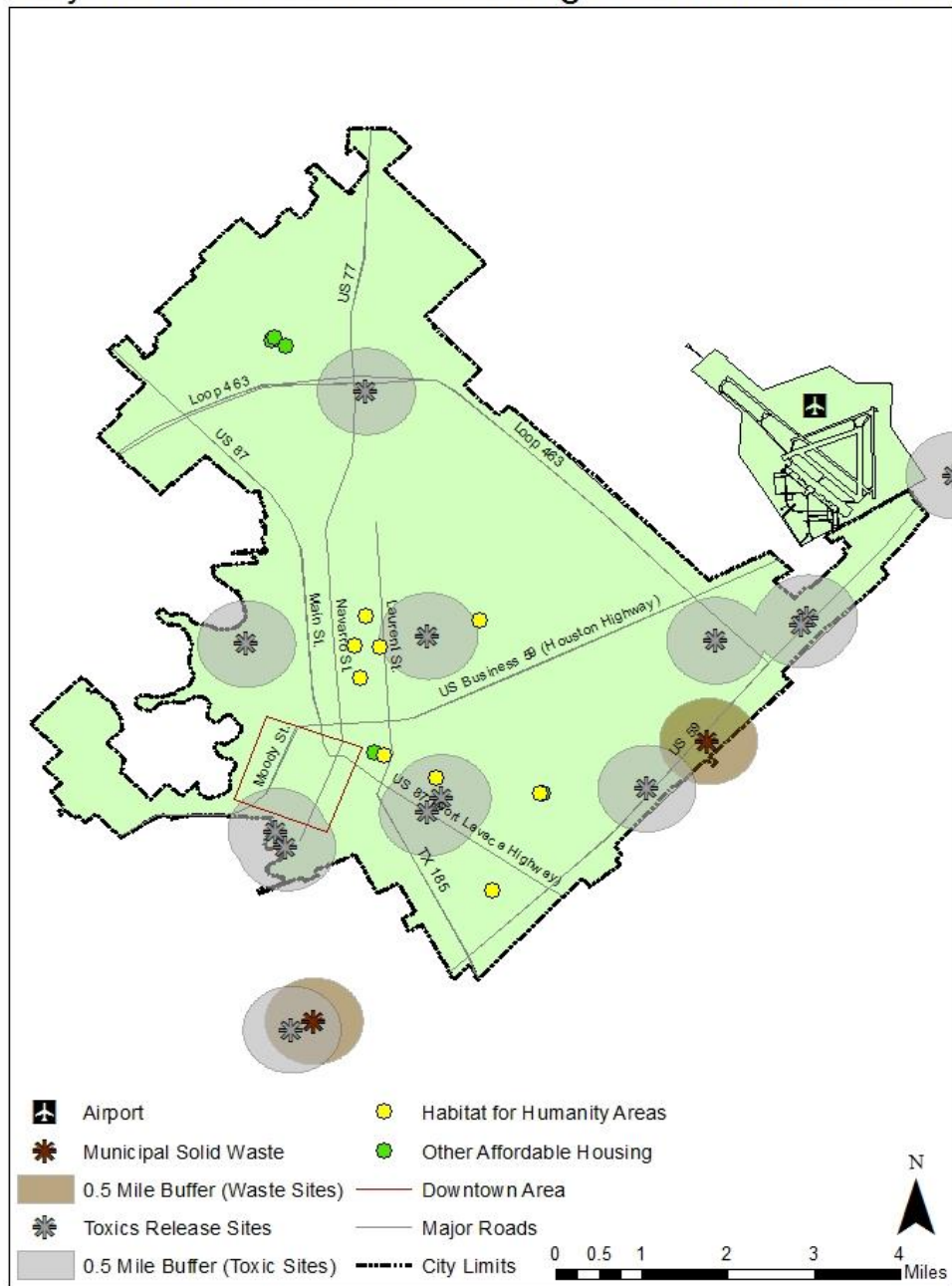


Figure 34: Proximity of Other Affordable Housing to Hazards

Proximity of Other Affordable Housing to Environmental Hazards (Worst Case Scenarios)

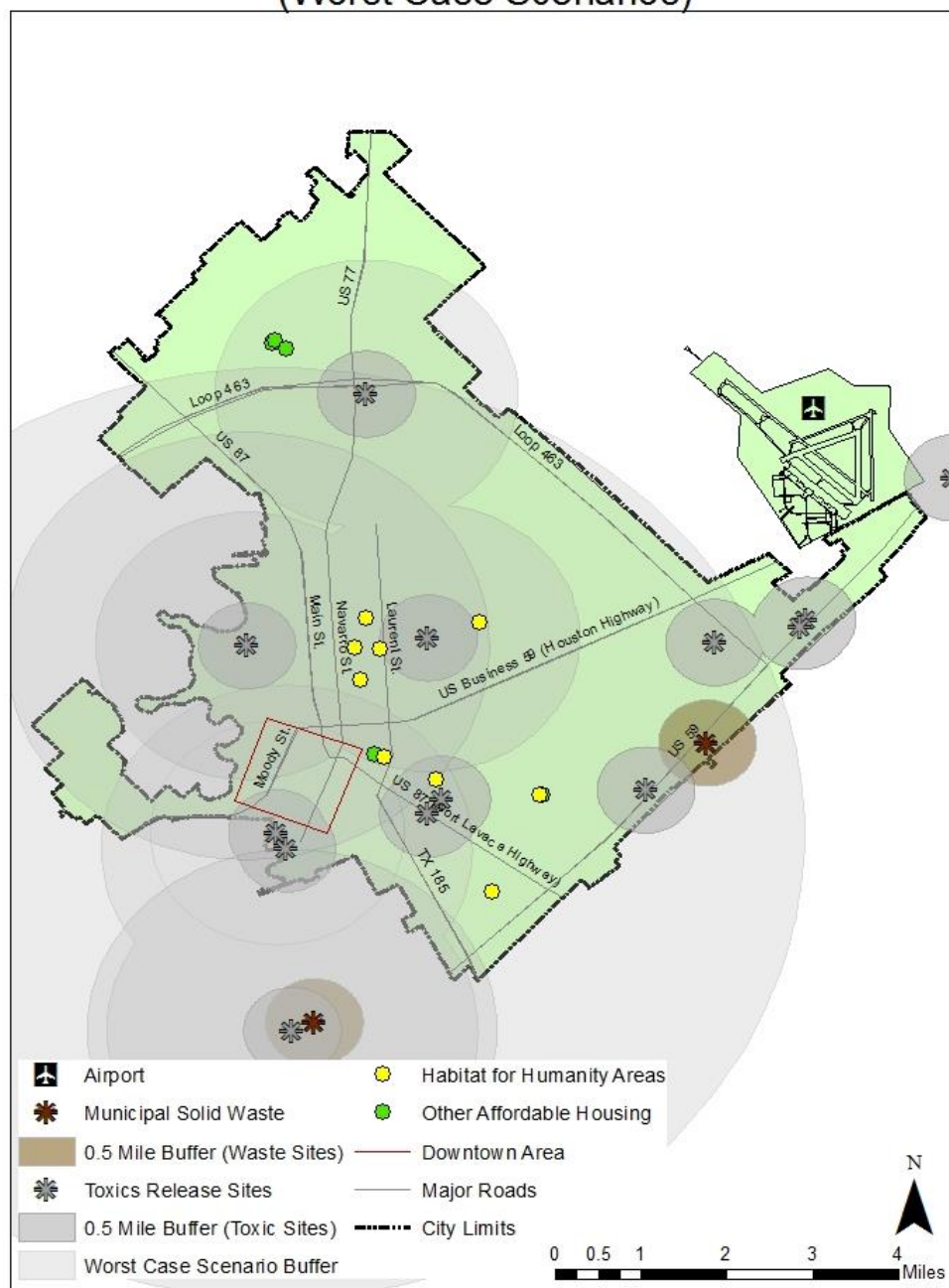


Figure 35: Other Affordable Housing and Toxic Worst-Case Scenarios

FLOODPLAINS

Floodplains also present another environmental concern for residents of Victoria. Because Victoria was built on the banks of the Guadalupe River, much of the original town site is located in the floodplain, and consequently, many low-income families living in older homes are at risk of having their homes flooded. From 1993 to 2009, Victoria experienced 23 flood events, leading to a total of \$1,060,900 reported in flood damage (adjusted to 2009 dollars). For this same period, 22 homes in Victoria were reported as experiencing repetitive loss, with 2 or more damage claims being made for flood events. Of these 22, 13 were uninsured⁹⁶. In 1998, Victoria experienced a severe flood exceeding the 100-year recurrence period. Areas at risk of flooding during the 100-year recurrence period are referred to as the 100-year floodplain, or an area that has a 1% chance of flooding during a given year.⁹⁷ Many of the areas located in the 100-year floodplain in the original town site area experienced severe flooding and destruction during this flood, particularly those in the southern areas of the city, near the Guadalupe River.

Victoria has two main floodplain areas—those areas affected by the Guadalupe River to the southwest, in the large floodplain, and those affected by Lone Tree Creek, to the northeast, in a smaller floodplain. Both of these floodplains affect residential uses, though newer neighborhoods and construction avoid the floodplain as a result of newer development codes that do not allow construction in the floodplain. As a result, older neighborhoods are affected more heavily by the risk of flooding.

Impact of Floodplains on Low-Income Areas

Within the city limits, there are 363.56 acres of residential land affected by the 100-year floodplain. 141.75 acres are located in low-income block groups or areas, making up 38.9% of the affected land area. While this may not seem like a large proportion, 725 out of 1,189 affected parcels and 676 out of 1,108 affected residential

⁹⁶ *Hazard Mitigation Plan Update: Protecting the Region Against all Hazards*. Guadalupe-Blanco River Authority. 2010. Accessed March 25, 2015 from <http://www.gbrra.org/documents/hazardmitigation/update/Section05-Flood.pdf>

⁹⁷ "Floods in the Guadalupe and San Antonio River Basins in Texas, October 1998." United States Geological Survey. April 30, 2014. Accessed March 25, 2015 from <http://pubs.usgs.gov/fs/FS-147-99/>

buildings are located in these areas, making up 60.9% of the total affected parcels and 61% of affected buildings⁹⁸. Although higher income areas have more platted land area in the floodplain, these neighborhoods have much larger lot sizes, and the homes tend to be located on a portion of the lot not within the floodplain. The lower-income block groups are more densely populated and with more properties at risk of flooding, while wealthier block groups have fewer properties affected. For instance, nearly all of the residential properties located in Block Group 2, Census Tract 3.02 are located in the floodplain, while Census block groups further north typically have thinner floodplain areas affecting only a small portion of the entire block group. Low-income people are also less likely to be able to afford expensive flood insurance, or to qualify for FEMA loans to rebuild their homes after a flood due to their low values, making them particularly vulnerable to the dangers of flooding.

Impact of Floodplains on Affordable Housing

None of the nine public housing sites in Victoria are located in the 100-year floodplain, and only one site, Annie Blackley Apartments, is located in the 500-year floodplain. Although the neighborhood that Annie Blackley and Griffith Apartments are located in is severely affected by the floodplain, these sites are situated in the corner of the neighborhood that is just outside of the 100-year floodplain. It is promising that the remaining eight public housing sites are not located in the floodplain, as this helps to protect the city from losing public housing units as the result of natural disasters such as rainstorms and hurricanes, when public housing units are critically important. However, changes in floodplain boundaries due to climate change may make these properties vulnerable in the future.

Two of the ten complexes constructed with subsidies or tax credits is affected by the 100-year floodplain. Creekstone Ranch Apartments, one of the LIHTC properties on the north side of the city, is almost entirely located in the floodplain. Once again, this site

⁹⁸ Low-income areas include block groups identified as low-income in previous maps having a median household income lower than \$43,350, and also includes selected areas of other block groups with homes having very low values, ranging from \$10,000 to \$70,000.

Public Housing Relative to Floodplain

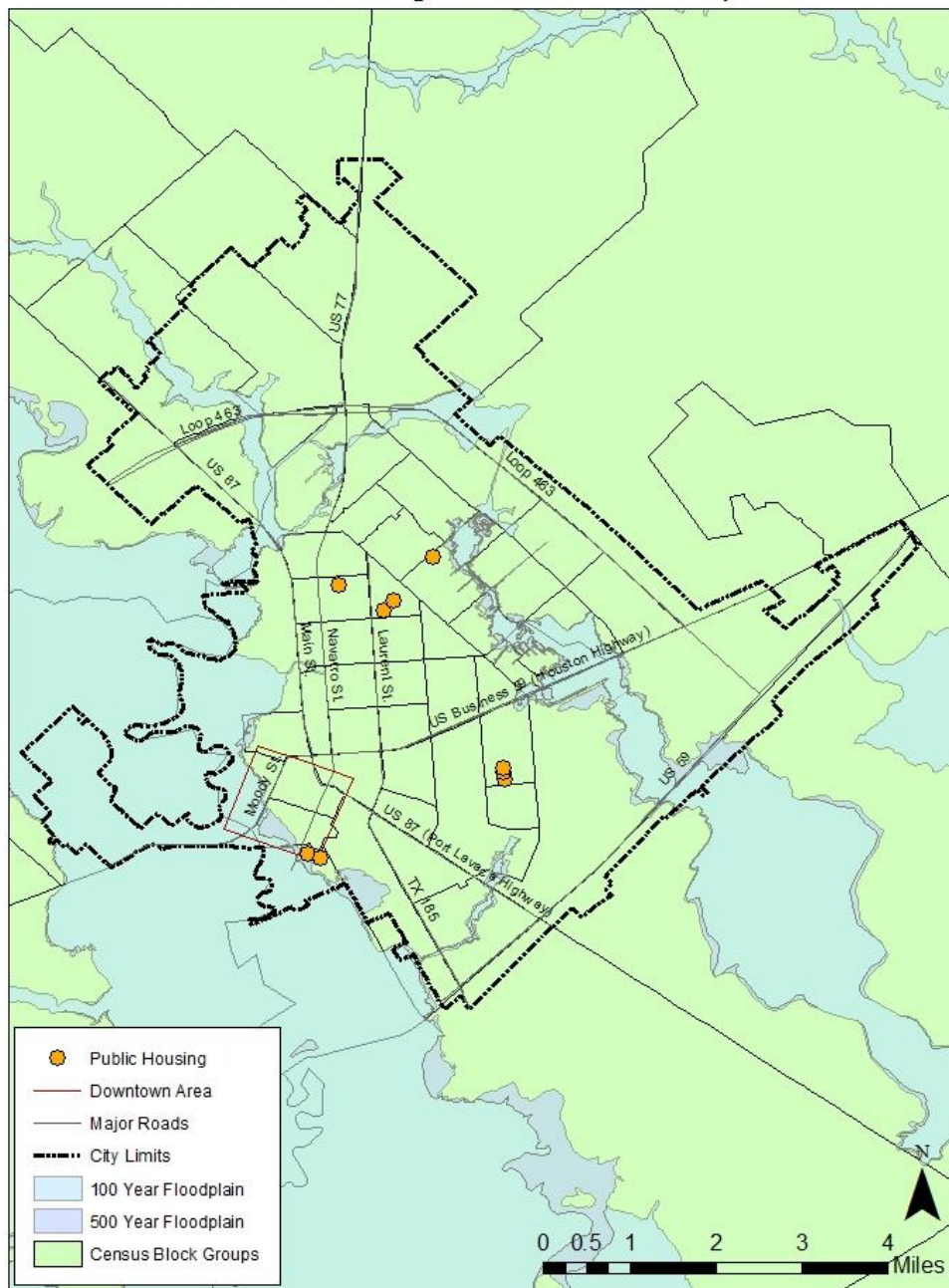


Figure 36: Public Housing Relative to Floodplain

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Other Affordable Housing Relative to Floodplain

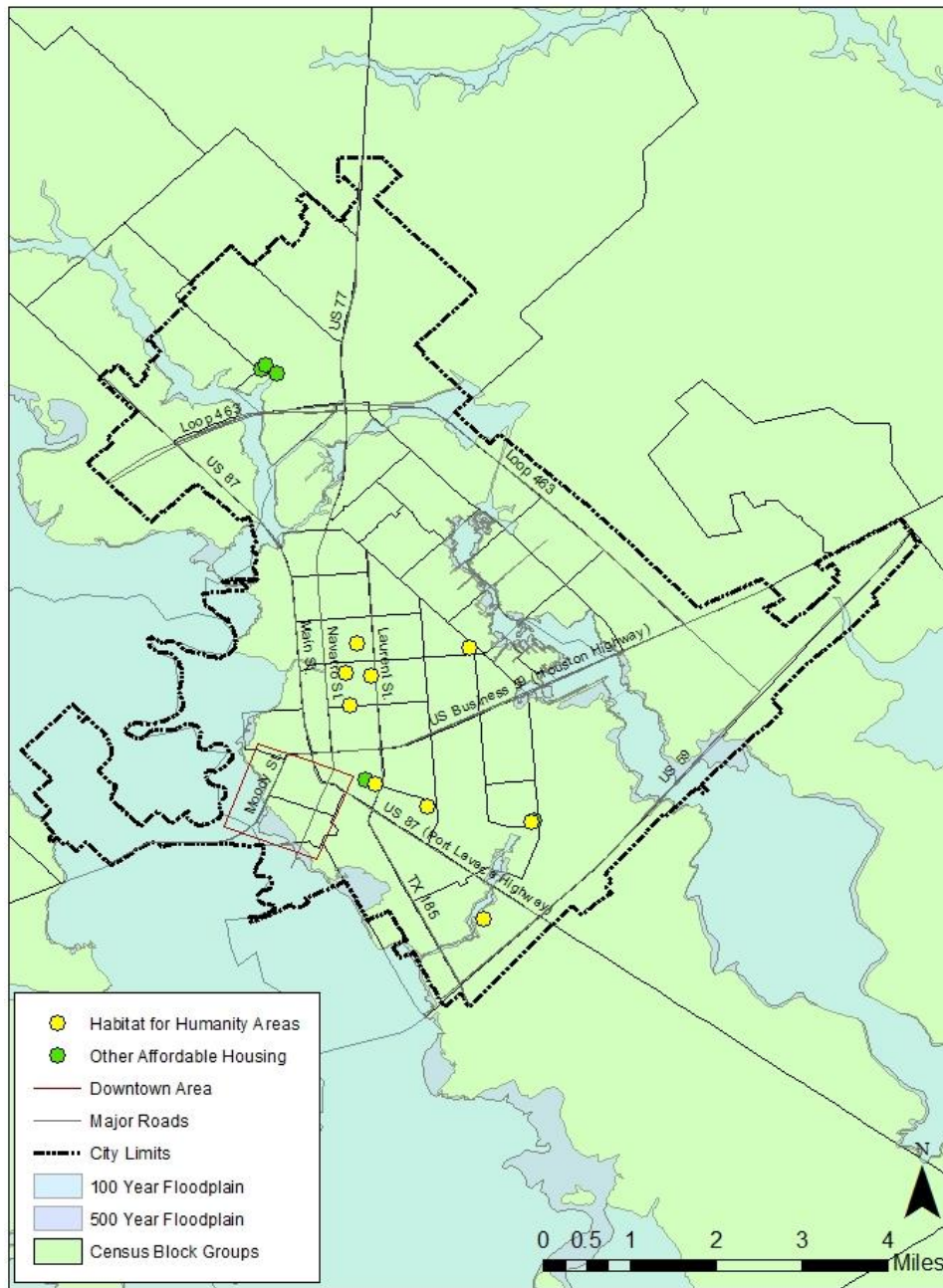


Figure 38: Other Affordable Housing Relative to Floodplain

is vulnerable to hazards despite its location further north in the city. Another property, La Dominion Apartments, is located in the southeastern portion of the city in a very thin floodplain. However, it is possible that the size of this floodplain may increase in the future, putting this complex at further risk of flooding. Most Section 8 accepting properties outside of the floodplain, with the exception of the properties located in the Tanglewood neighborhood in the eastern portion of the city. This neighborhood contains a mixture of single family homes, town homes, and apartments, with many of the multifamily properties located in the floodplain areas, which disparately impacts the lower-income residents of this neighborhood. Although some other affordable housing properties are located near the floodplain, none of these complexes or Habitat for Humanity homes are actually located within the floodplain, which is promising for the residents of these units, who are often low-income first time homeowners.

ACCESS TO PUBLIC TRANSPORTATION

Victoria is served by a small urban transit system, Victoria Transit. This service is very young, having only been in operation since 1999⁹⁹. At that time, service was only offered on a curb-to-curb demand response system, meaning that riders would have to request service 24 hours in advance. In March 2002, Victoria Transit began operating a fixed route service on weekdays, and added another route system, known as the Flexible Job Access Route Service (Flex Routes) in May 2008. The Flex Route system operates on evenings and weekends on generally fixed routes, but offers ADA Flex Service, meaning that the service can flex up to $\frac{3}{4}$ of a mile off of the standard route to serve ADA-eligible riders¹⁰⁰.

Victoria's transit system is quite small and often inefficient, but is relied upon heavily by transit-dependent households, most of whom live in low-income areas or affordable housing. In August of 2013, Victoria Transit had a total of 30,794 passengers,

⁹⁹ "Analysis of Impediments to Fair Housing Choice." City of Victoria. December 1, 2009. Accessed November 24, 2014, from <http://38.106.5.174/home/showdocument?id=678>

¹⁰⁰ "Analysis of Impediments to Fair Housing Choice." City of Victoria. December 1, 2009. Accessed November 24, 2014, from <http://38.106.5.174/home/showdocument?id=678>

with demand continuing to grow slowly over time. Due to the small size of the system, and inefficiency of the one-way loop routes, insufficient public transportation was included as an impediment to fair housing in the 2009 Analysis of Impediments to Fair Housing Choice. While many of the challenges presented by the system still exist, in September of 2014, a new fixed route, the Gold Route, was added, which specifically took care to connect community resources that were previously inaccessible or difficult to access via transit. The Gold Route did a particularly good job of connecting low-income areas and affordable housing that were previously underserved by transit. However, this service only runs on weekdays from 8:00 AM to 5:00 PM, meaning that these areas remain cut off from fixed or flex route transit on evenings and weekends, and riders may struggle to successfully use this route for commuting to and from work due to the time constraint.

Access to Transit for Low-Income Areas

With the addition of the Gold Route, all low-income block groups are now directly abutting one or more fixed transit routes. While this is an improvement, it does not guarantee that low-income households will be within a walkable distance from a bus stop. The majority of the bus routes are aligned on primary or secondary arterial streets, meaning that while multifamily housing is likely to be accessible to transit, low-income families living in single-family neighborhoods may not be well-served, as the bus routes are not likely to enter their neighborhoods, and they may lack a safe and efficient route to reach the closest stop. On evenings and weekends, certain low-income areas experience much less service than they do on the weekdays. The flex routes are more compact, and operate in wide loops with gaps in the middle that are covered by fixed routes on weekdays. The far southeastern and eastern sides of town also lack service on evenings and weekends. Another challenge due to the reduction in service is that no riders are able to access the Wal-Mart serving the southern areas of town on the evenings and weekends, presenting challenges to employees and residents of the central and southern areas of town who already face disproportionate burdens in food and retail access.

Proximity of Low-Income Block Groups to Fixed Routes

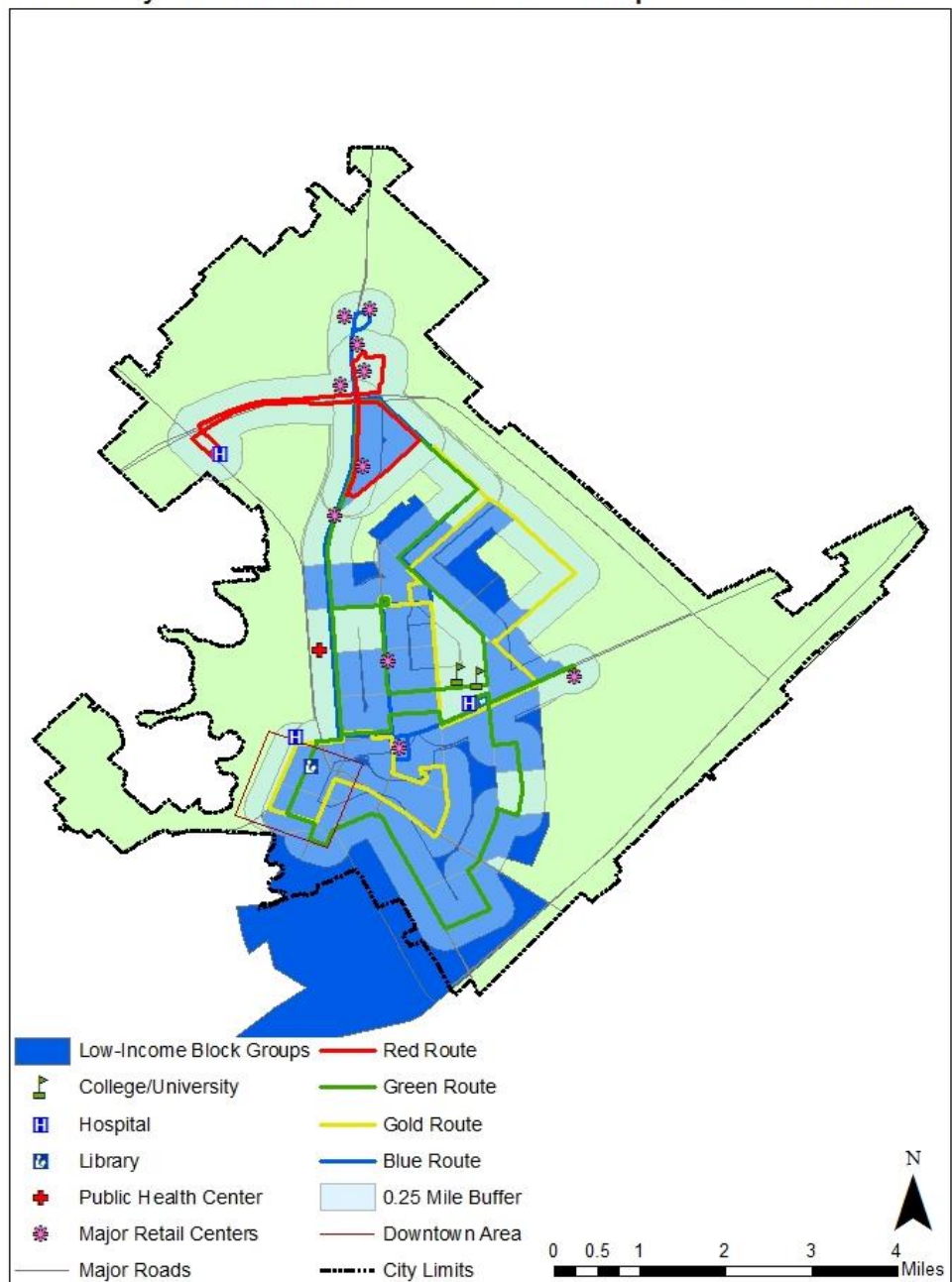


Figure 39: Proximity of Low-Income Block Groups to Fixed Routes

Proximity of Low-Income Block Groups to Flex Routes

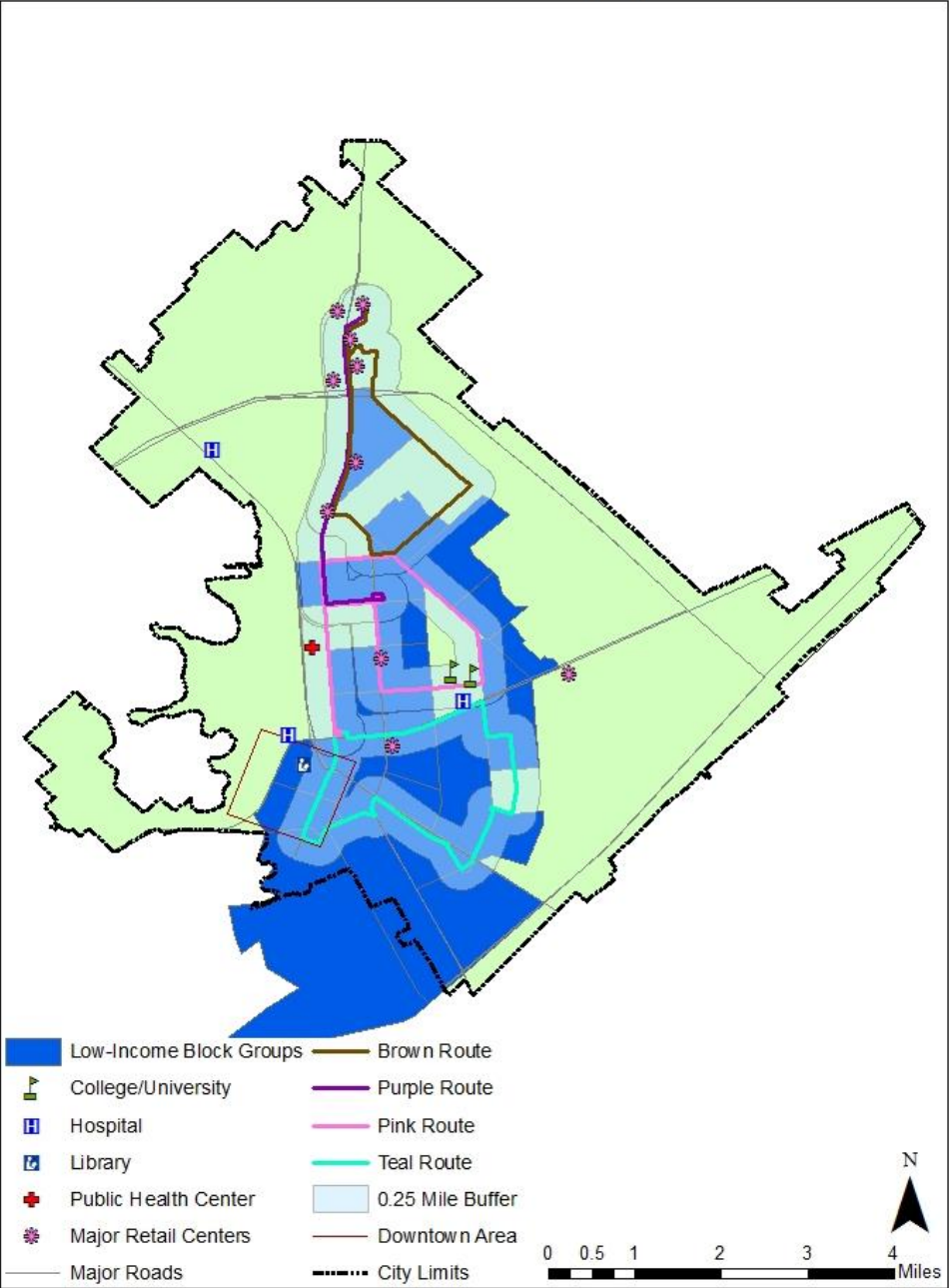


Figure 40: Proximity of Low-Income Block Groups to Flex Routes

Access to Transit for Residents of Affordable Housing

While some low-income areas experience gaps in service or large walksheds to bus stops, the transit routes were clearly planned to serve public and subsidized housing, particularly with the addition of the Gold Route. With the exception of Fillmore Apartments, each public housing unit is directly served by a bus route arriving on the street where it is located, with a bus stop outside of the complex. Although Fillmore Apartments is not directly served by a bus route, both the Green and Blue routes have bus stops within 0.25 miles of the complex. With the addition of the Gold Route, the Leary Lane Apartments and the Mary Krenzler Villas, which also contains the administrative office for the Victoria Housing Authority, now have bus stops directly outside of their complexes, where they previously did not. Public housing units remain well-served by transit even on the Flex routes. While Mary Krenzler and Leary Lane Apartments do not have dedicated stops, they, along with Fillmore Apartments, are within 0.25 mile walking distance of a transit stop.

Subsidized housing units are also well-served by transit, though gaps in evening and weekend service are more substantial, particularly for Section 8 voucher accepting properties. Only two properties built with subsidies, Houston House and La Dominion, are not served directly by fixed routes. La Dominion is within 0.3 mile walking distance from a stop, but Houston House is 0.8 miles away from the nearest stop if using appropriate crossings and sidewalks. Most Section 8 accepting properties are served by a fixed transit route, and the concentration of properties in the Tanglewood neighborhood is now particularly well-served by the Gold Route. However, these properties do not have access to transit on evenings and weekends, along with many of the Section 8 properties located within the areas within the route loops that are not within walking distance from a stop. All complexes built with subsidies experience nearly the same service on the flex routes, with the exception of Caney Run Apartments, which now requires riders to cross a highway and a railroad track in order to access transit. This location is indicated by a circle on the corresponding map.

Proximity of Public Housing to Fixed Routes

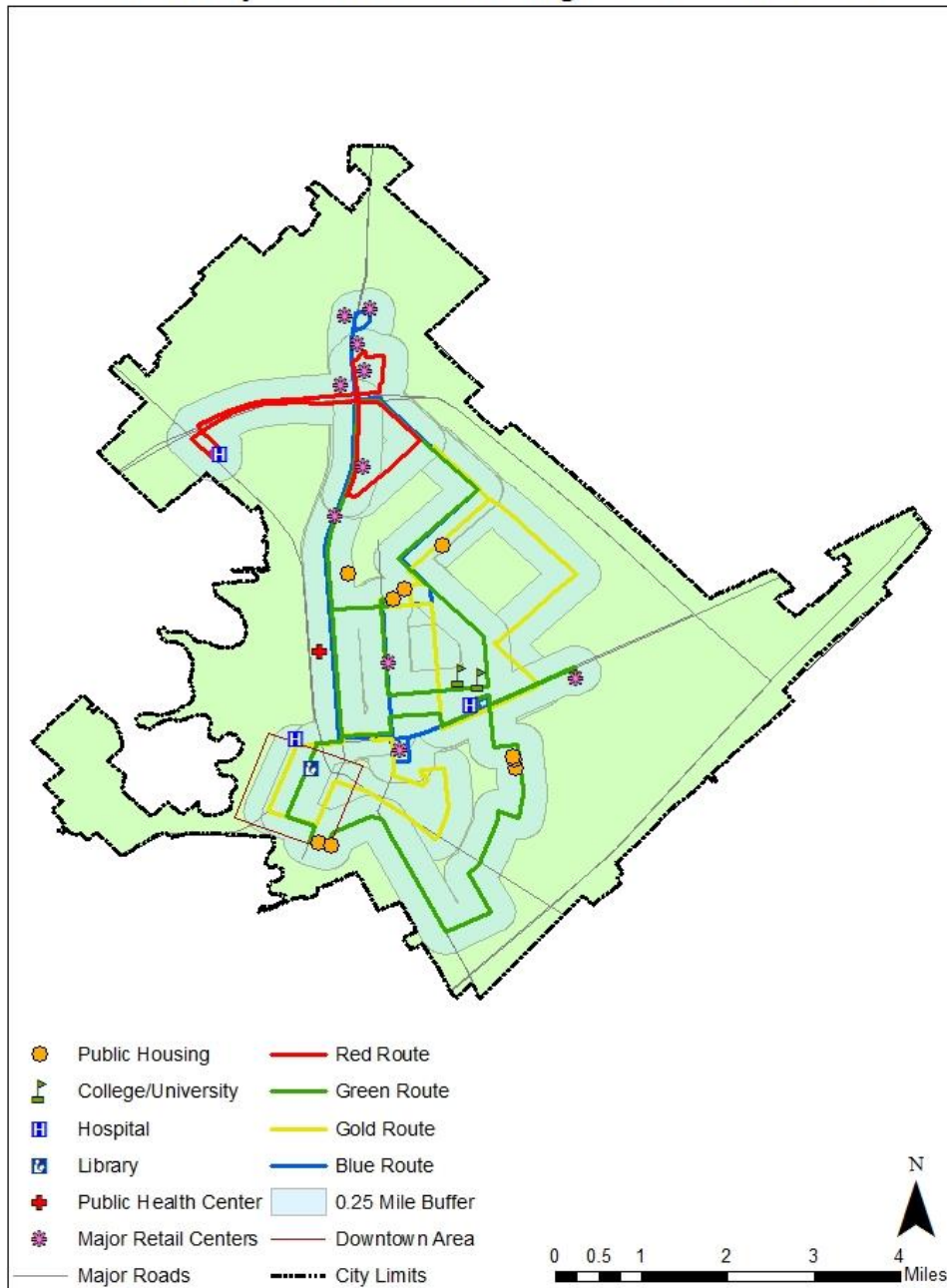


Figure 41: Proximity of Public Housing to Fixed Routes

Proximity of Public Housing to Flex Routes

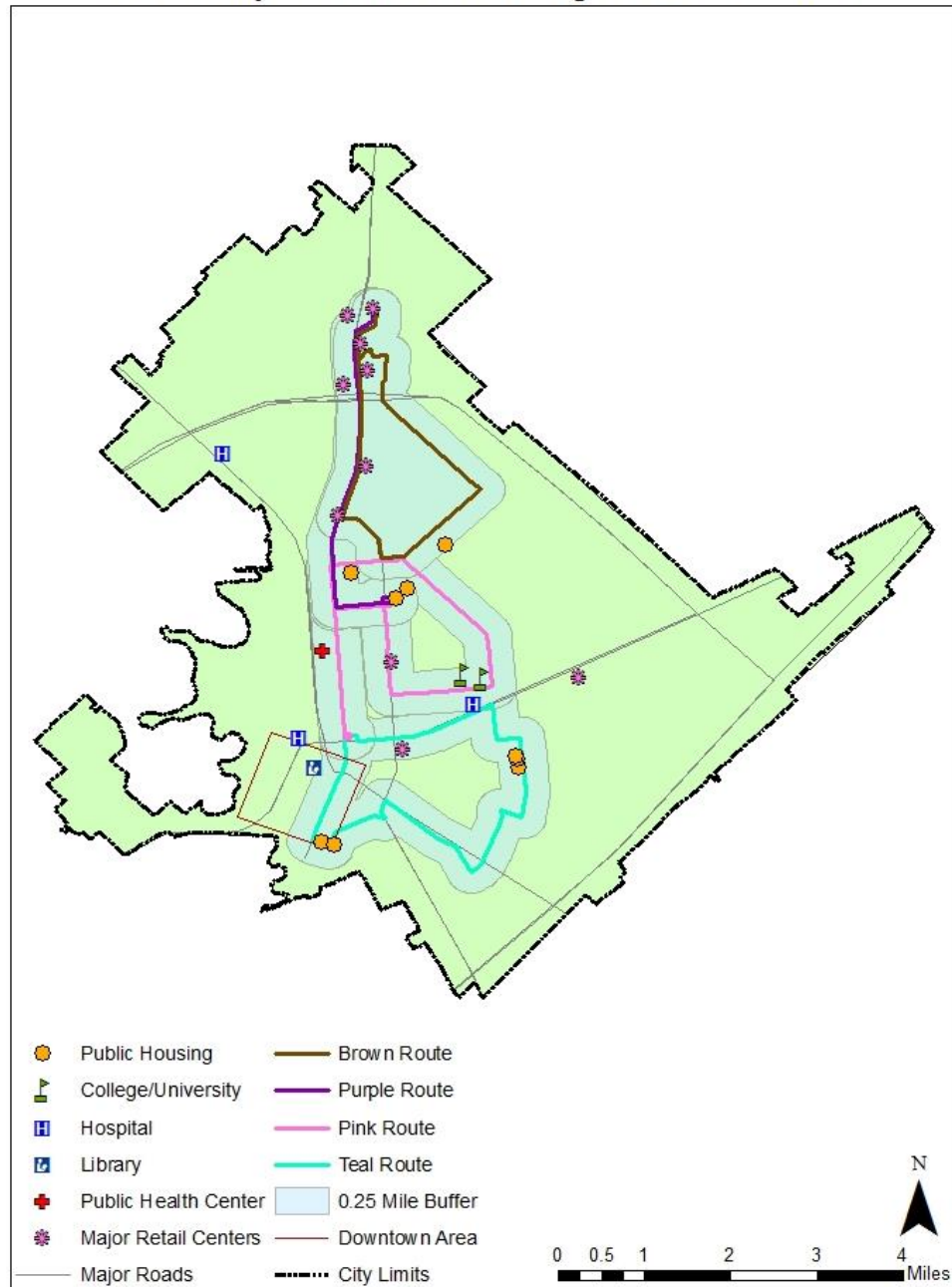


Figure 42: Proximity of Public Housing to Flex Routes

Proximity of Subsidized Housing to Fixed Routes

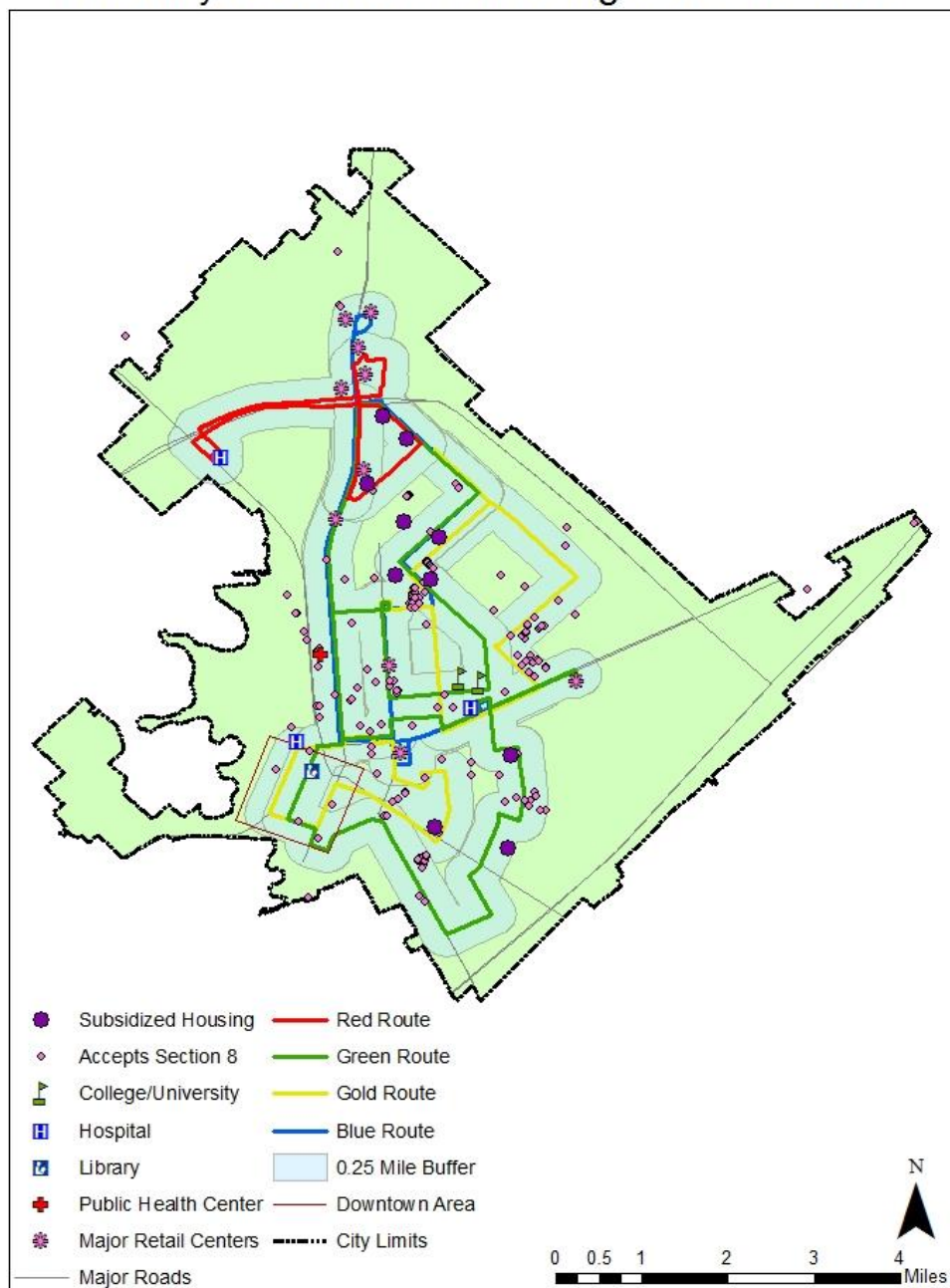


Figure 43: Proximity of Subsidized Housing to Flex Routes

Proximity of Subsidized Housing to Flex Routes

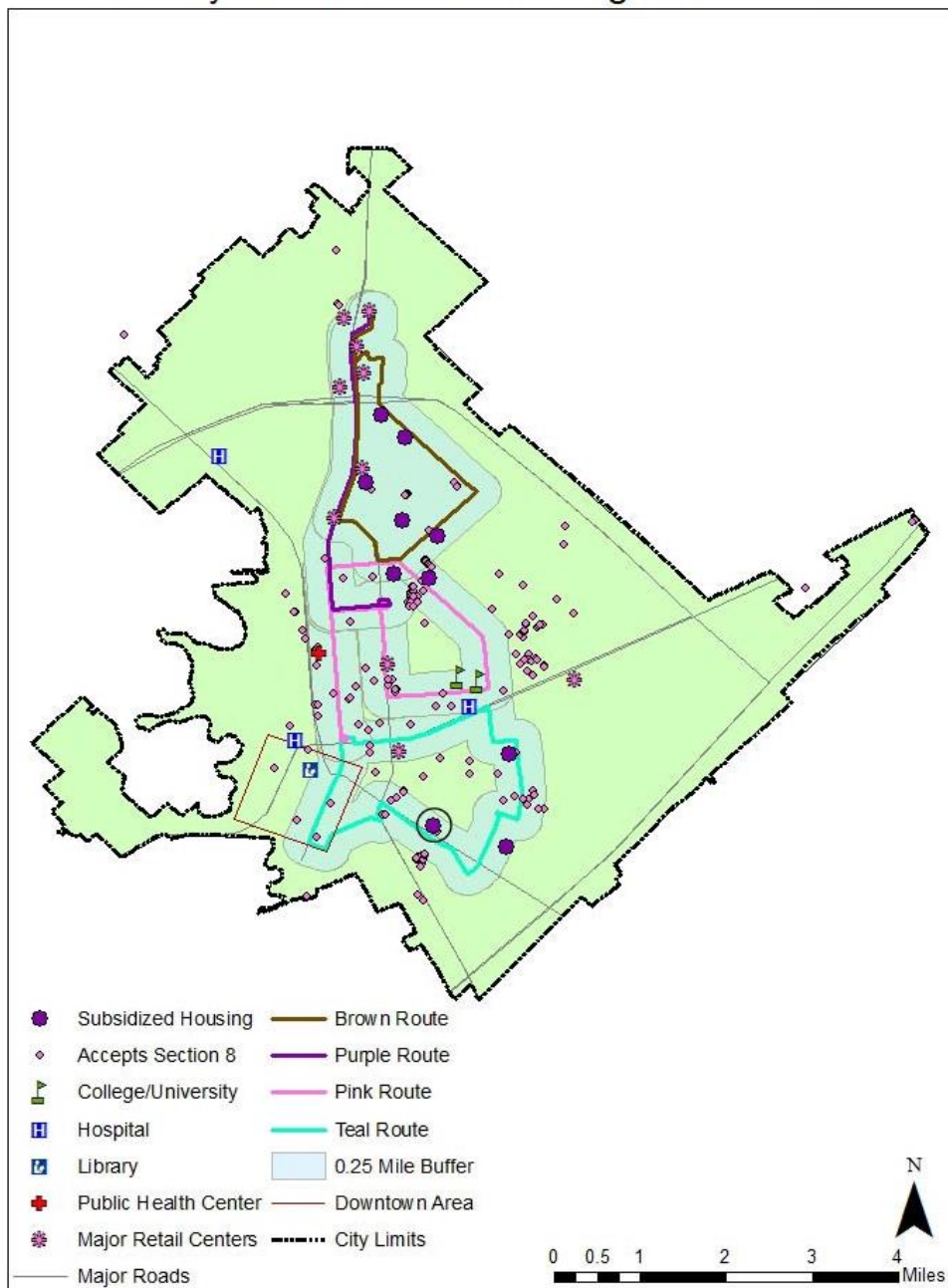


Figure 44: Proximity of Subsidized Housing to Flex Routes

Proximity of Other Affordable Housing to Fixed Routes

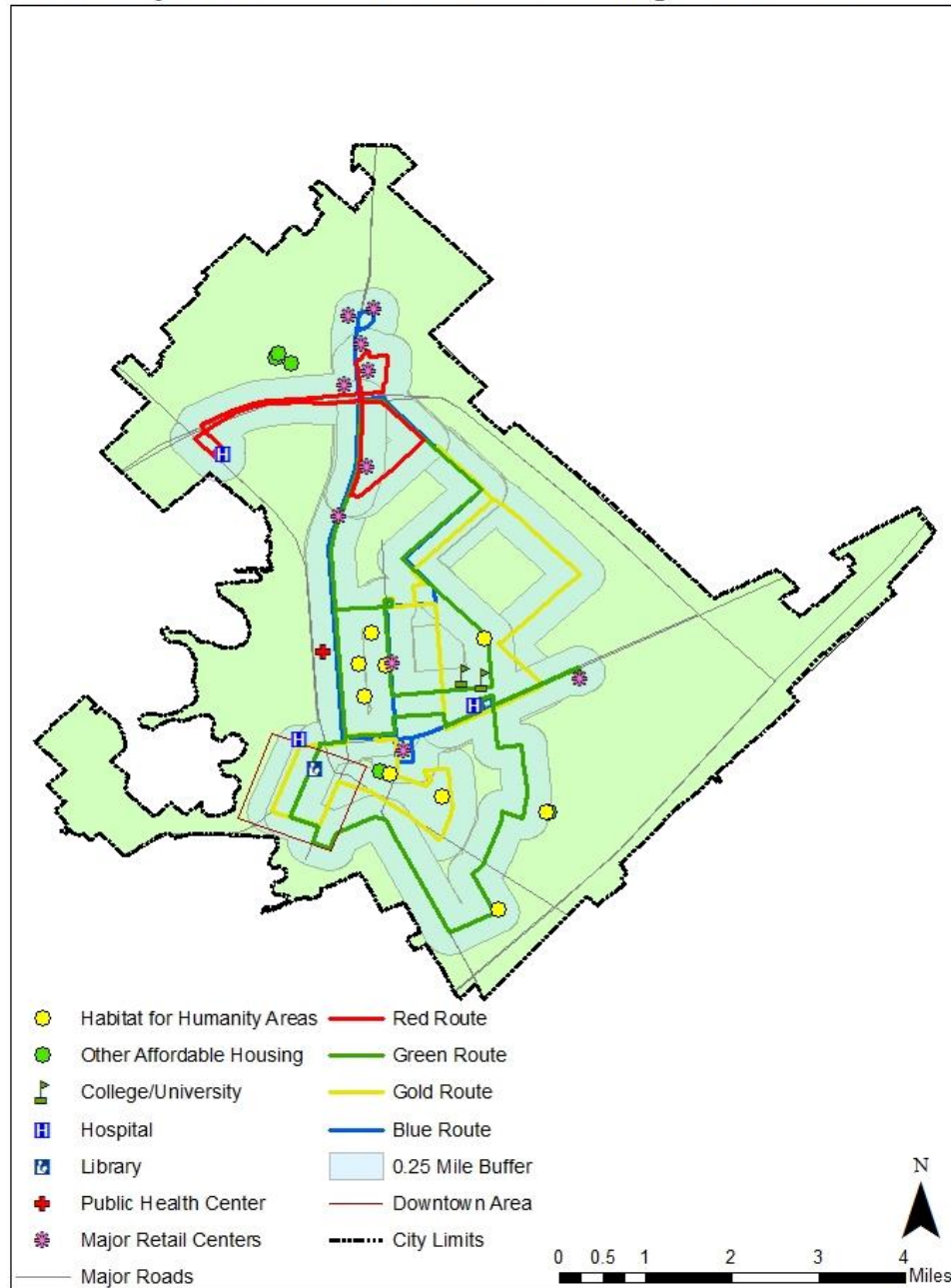


Figure 45: Proximity of Other Affordable Housing to Fixed Routes

Proximity of Other Affordable Housing to Flex Routes

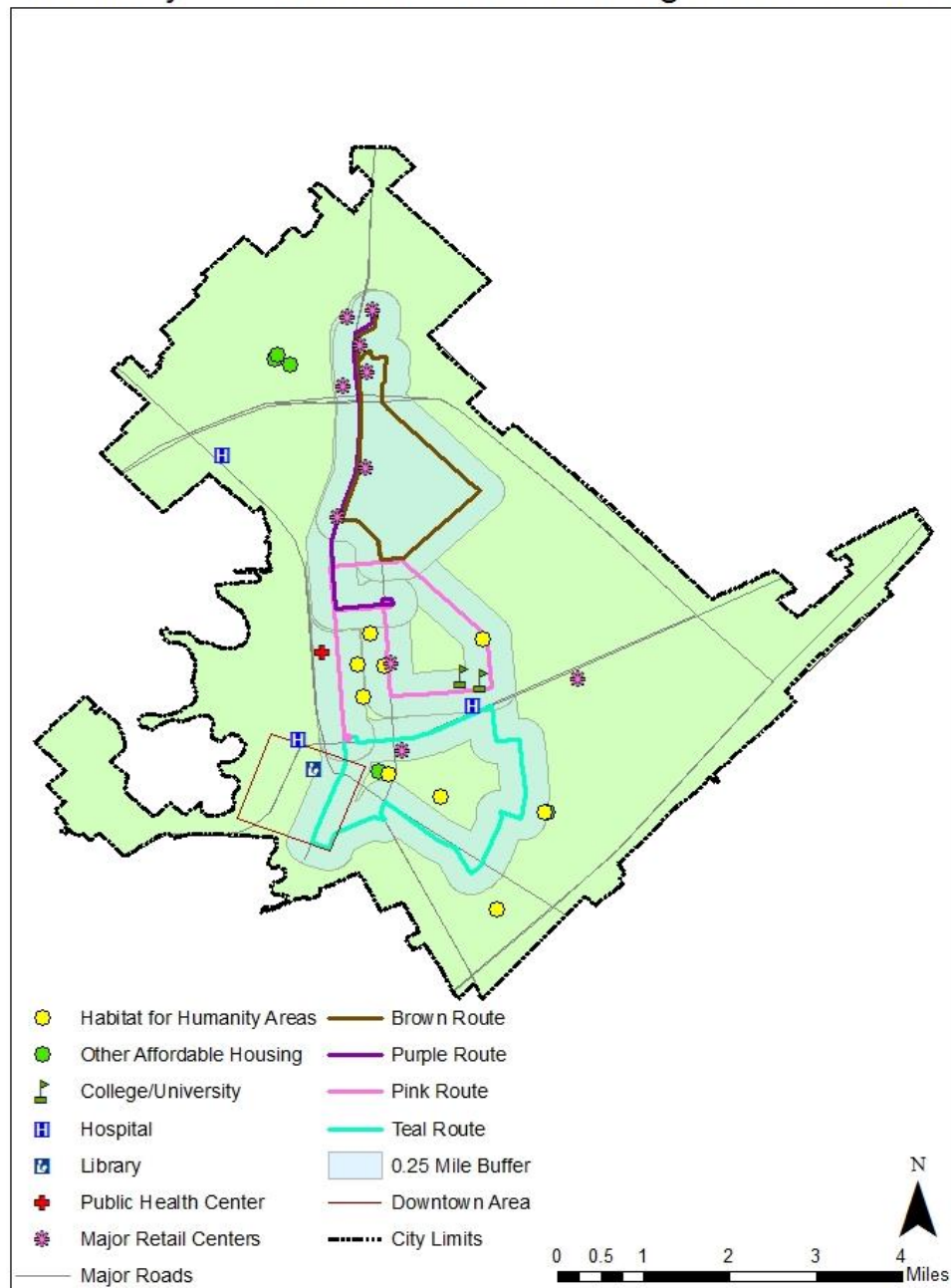


Figure 46: Proximity of Other Affordable Housing to Flex Routes

While other forms of affordable housing are generally served by transit, they are clearly not served with the same level of intentionality as public and subsidized housing. Most Habitat for Humanity sites are within 0.25 miles or less walking distance from transit, along with Swan Crossing, another affordable development for homeowners. The affordable housing units not served by transit are those located at the Landing on the North side of Victoria. If Victoria is going to continue to promote fair housing and access to opportunity throughout the city, it is important that areas such as these, located in higher opportunity areas lacking affordable housing, to be served by transit. Victoria's small transit system continues to promote the clustering of affordable housing, even of those located in higher opportunity areas. However, as affordable units in these areas become increasingly clustered, new concentrations of poverty are created, as seen in the area just below Loop 463 on the north side of town. It is important to continue integrating affordable housing and transit, and to work to expand the network to open up more areas for affordable housing development and transit access in the future.

Summary

While efforts have been made to disperse affordable housing throughout the city, particularly through the LIHTC program, these newer complexes are often still concentrated in areas associated with environmental hazards such as toxic release facilities and floodplains. One complex in particular, Creekstone Ranch, is both located in the floodplain as well as near a water treatment facility that releases chlorine, a highly toxic chemical. While the location of this complex initially seems desirable, as it is located much further north and is likely more proximate to areas of opportunity, patterns of inequity associated with environmental hazards still exist for this complex, as well as others constructed under this program.

ACCESS TO GOODS AND SERVICES

Access to Goods and Services for Low-Income Areas

Although the downtown area of Victoria is located in the southern portion of the city limits, the vast majority of major retail centers and grocery stores are concentrated in the northern part of the city off of North Navarro, a primary arterial running through the middle of the city. As residential development has moved further north, retail development has moved in that direction as well, leaving the southern and central portions of the city in decline without access to many goods or services. The retail centers located in the center of the city are also located in the middle of the low-income and minority block groups, however, many low-income residents, particularly toward the south, are located up to 3 miles away from these centers, and 5 or more miles away from the larger retail areas up north. Access to healthy food is important as well, as the far southern portion of Victoria is a food desert, lacking immediate access to healthy food.

Grocery stores also tend to be concentrated in a linear pattern, running north to south through the center of the city, leaving the areas developed further east without access to grocery stores. A new Walmart located in the eastern portion of the city on the Houston Highway has helped alleviate the problem of food and retail access for the residents of eastern and southern Victoria, however, residents in the poorest areas of town to the far south still face challenges regarding access to retail and healthy food.

Proximity of Low-Income Block Groups to Major Retail Centers

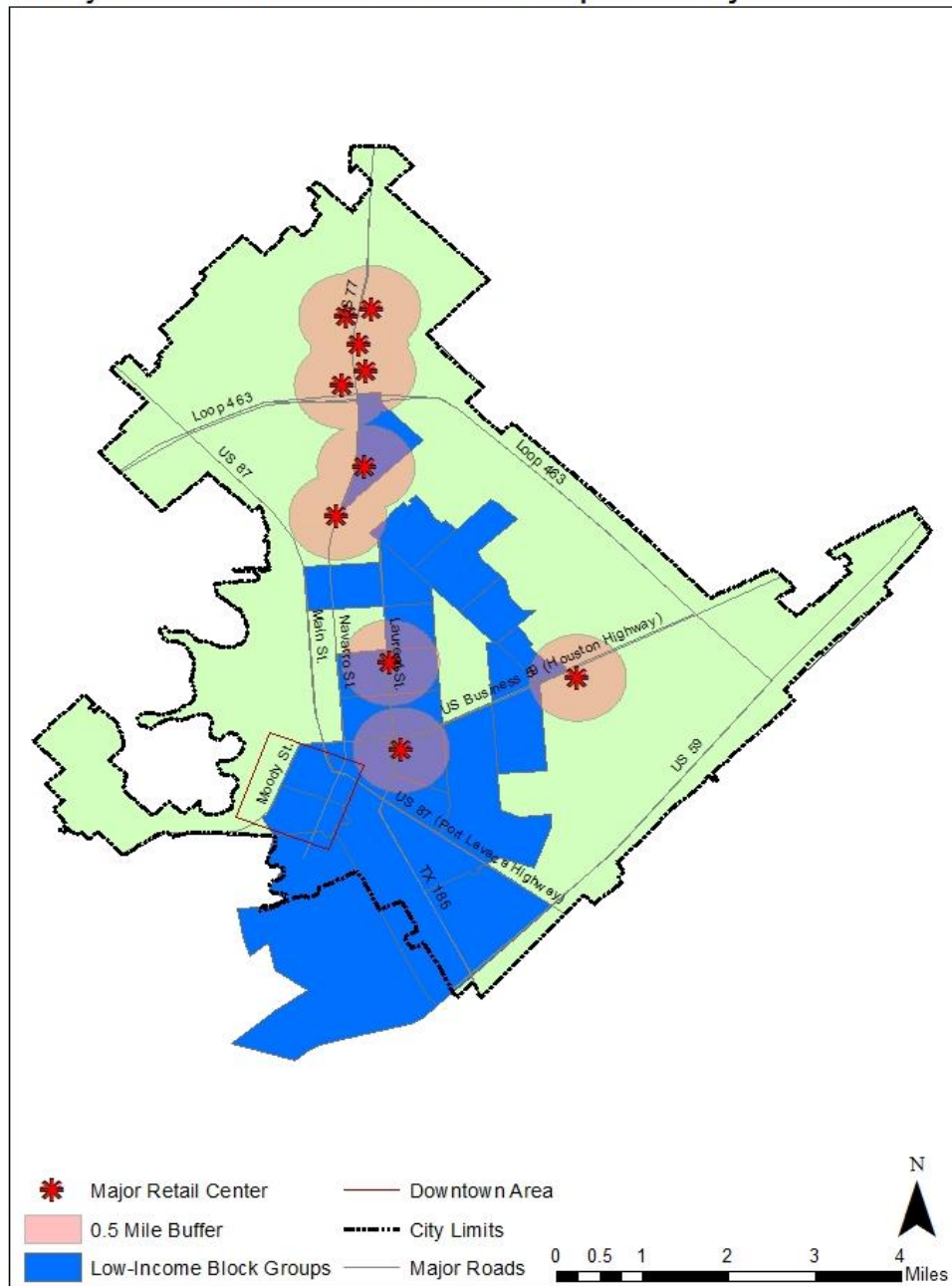


Figure 47: Proximity of Major Retail Centers to Low-Income Block Groups

Proximity of Low-Income Block Groups to Healthy Food

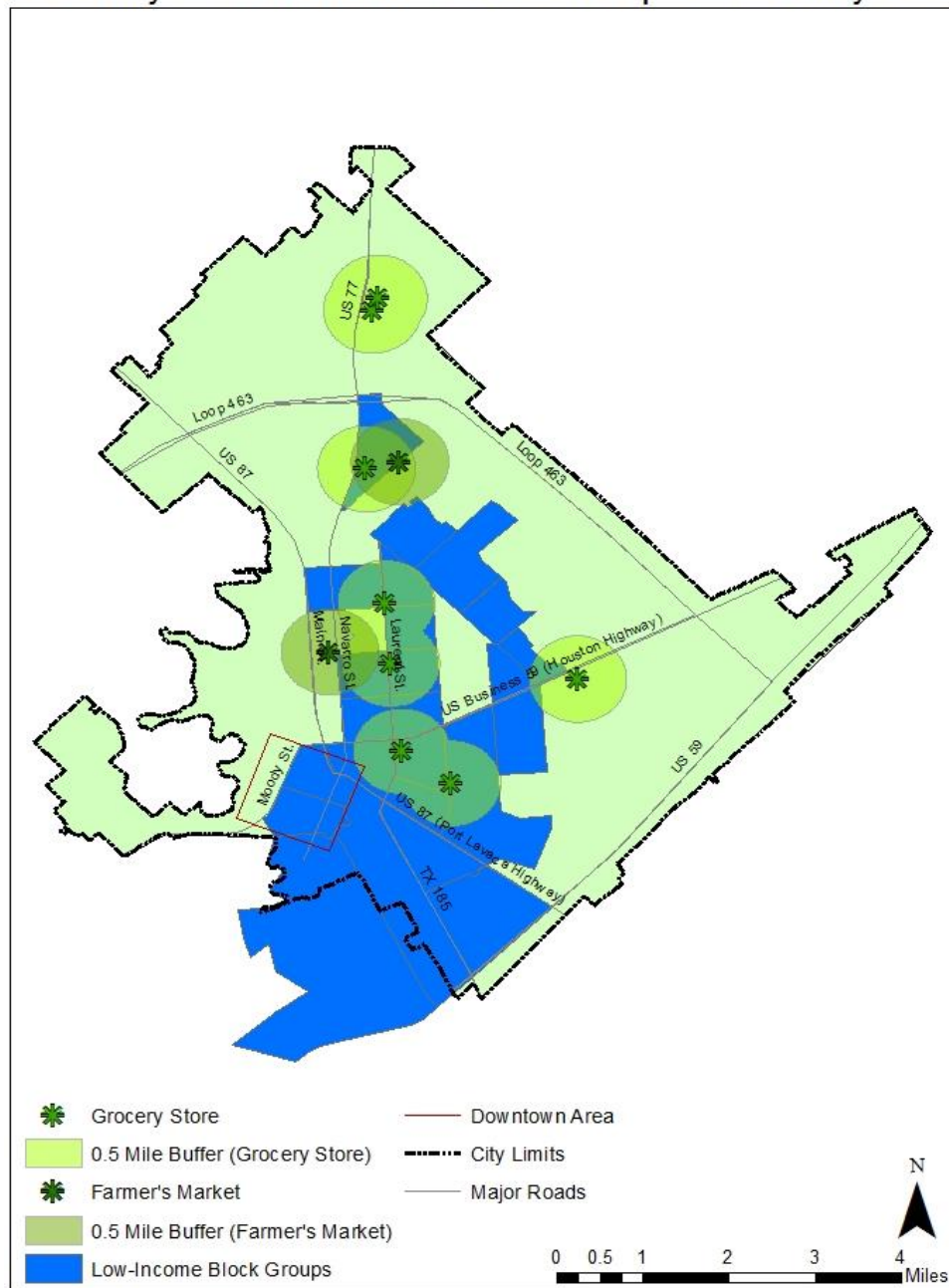


Figure 48: Proximity of Low-Income Block Groups to Healthy Food

Access to Goods and Services for Affordable Housing

Public housing tends to enjoy better access to retail and healthy food than many low-income areas in Victoria. As most public housing units are centrally concentrated, they are not located far from the more centrally located retail centers or grocery stores, though these areas are not necessarily within walking distance. Public housing units are located, on average, about 1-2 miles away from the nearest retail center or grocery store. Only Crestwood Apartments and the Mary Krenzler Villas are located within walking distance of a grocery store, Dick's Food Store on Crestwood Drive. This store also serves as a transit transfer station, making it easy to access for riders of transit who may not be able to walk to the store.

As subsidized units are concentrated further to the north of the city, these complexes enjoy better access to the major retail centers and grocery stores on the north side of town. However, three complexes, along with many Section 8 accepting properties, are located in the southern portion of the city, and are located farther away from most major retail centers. However, these complexes are closer to a small grocery store, La Michoacana, which may alleviate the burden of being 1-3 miles away from the nearest large grocery store, such as H.E.B. or Walmart. Other types of affordable housing are similarly situated to goods and services, generally lacking access due to being located in the central and southern areas, however, the Landing Apartments on the north side of the city are much closer to major retail centers, although they lack public transit to reach these areas.

Proximity of Public Housing to Major Retail Centers

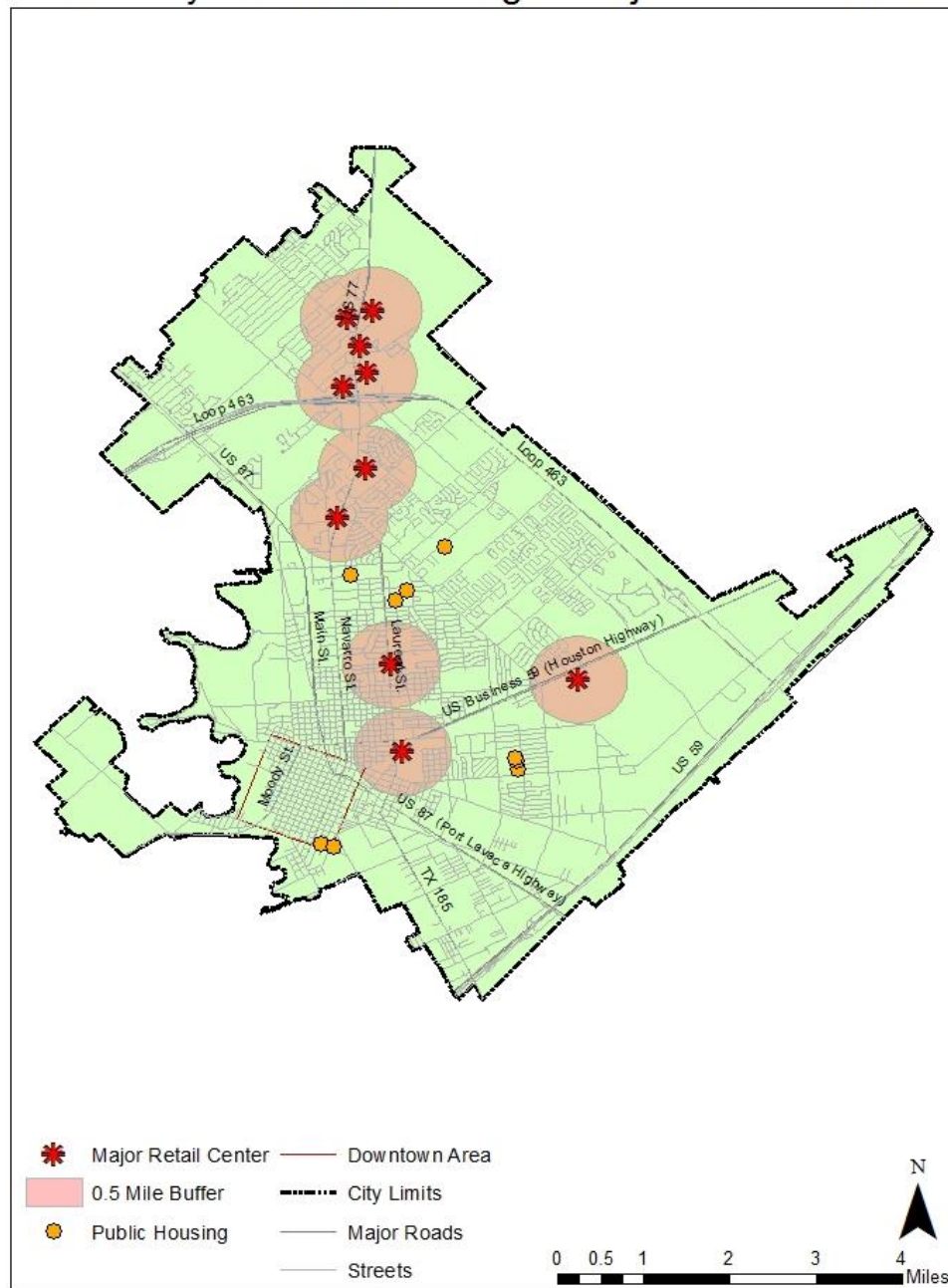


Figure 49: Proximity of Public Housing to Major Retail Centers

Proximity of Public Housing to Healthy Food

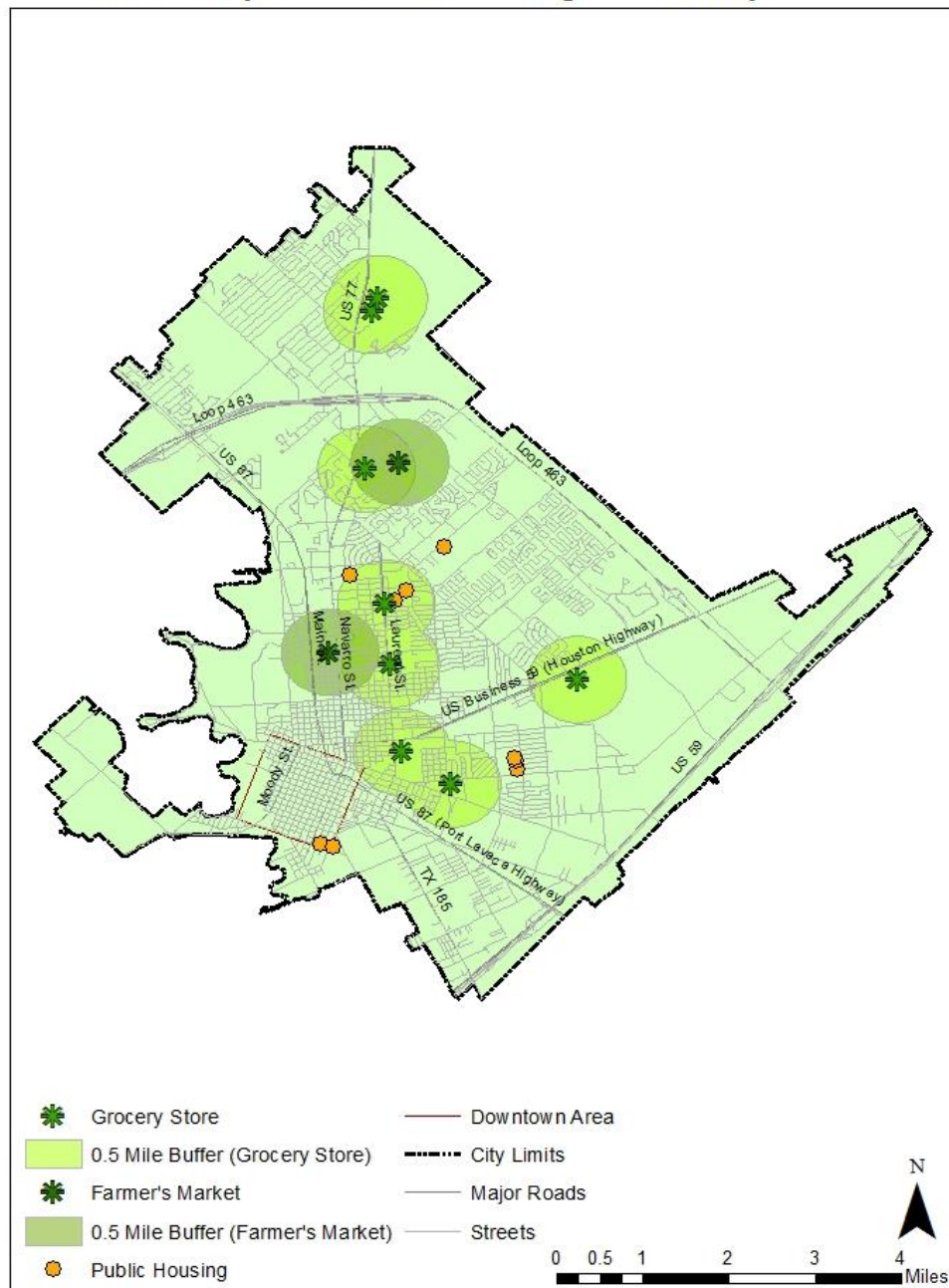


Figure 50: Proximity of Public Housing to Healthy Food

Proximity of Subsidized Housing to Major Retail Centers

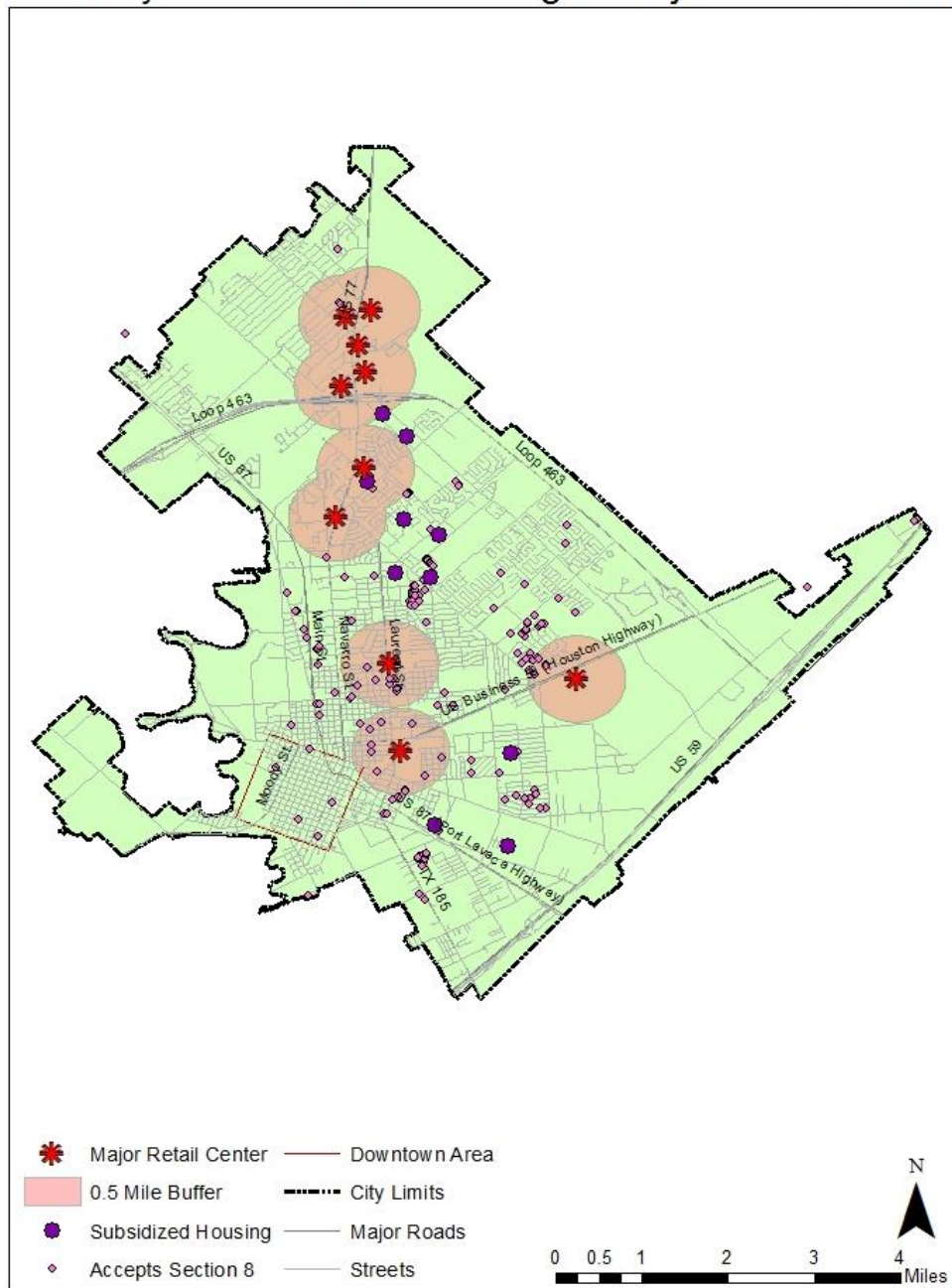


Figure 51: Proximity of Subsidized Housing to Major Retail Centers

Proximity of Subsidized Housing to Healthy Food

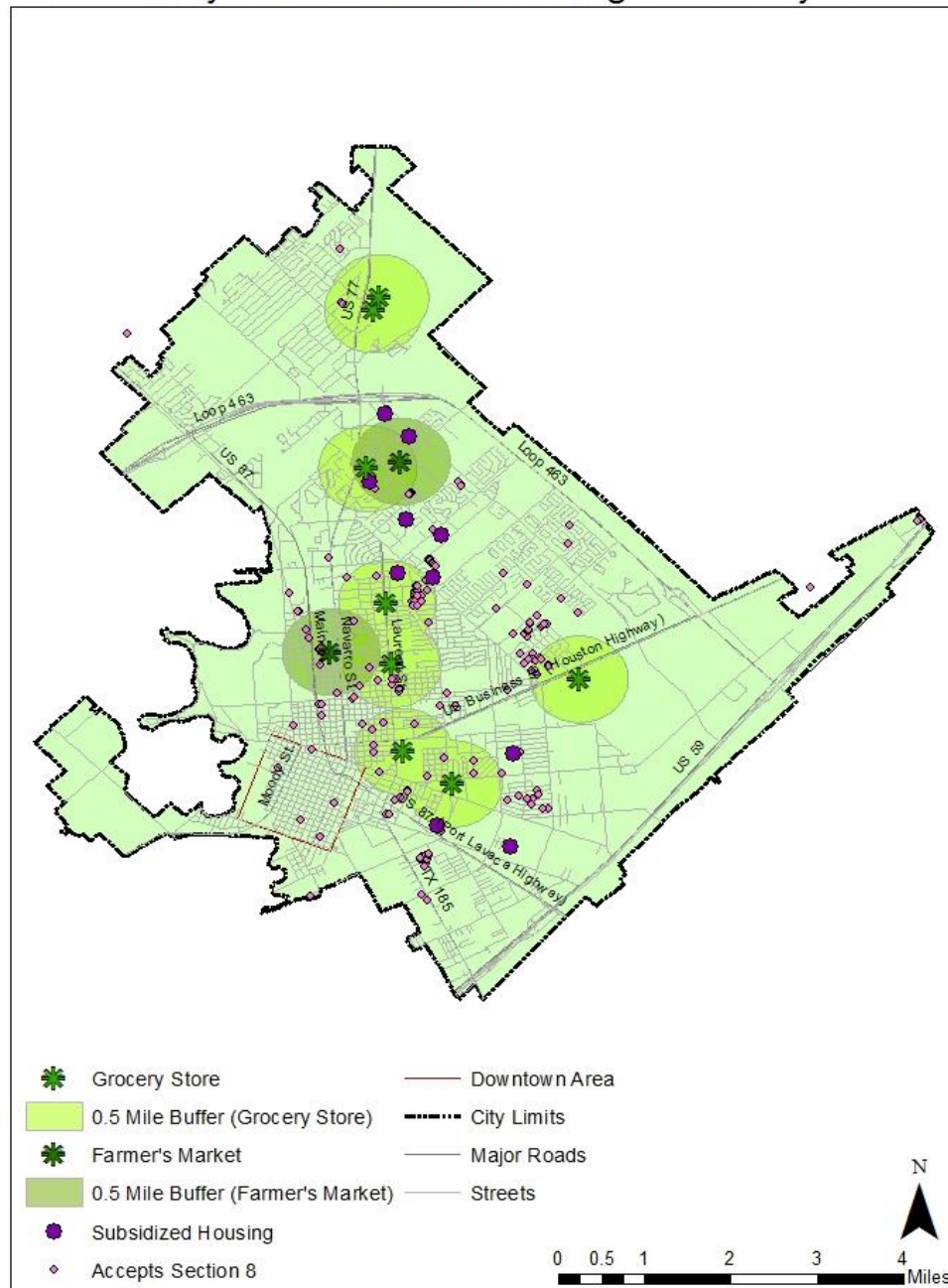


Figure 52: Proximity of Subsidized Housing to Healthy Food

Proximity of Other Affordable Housing to Major Retail Centers

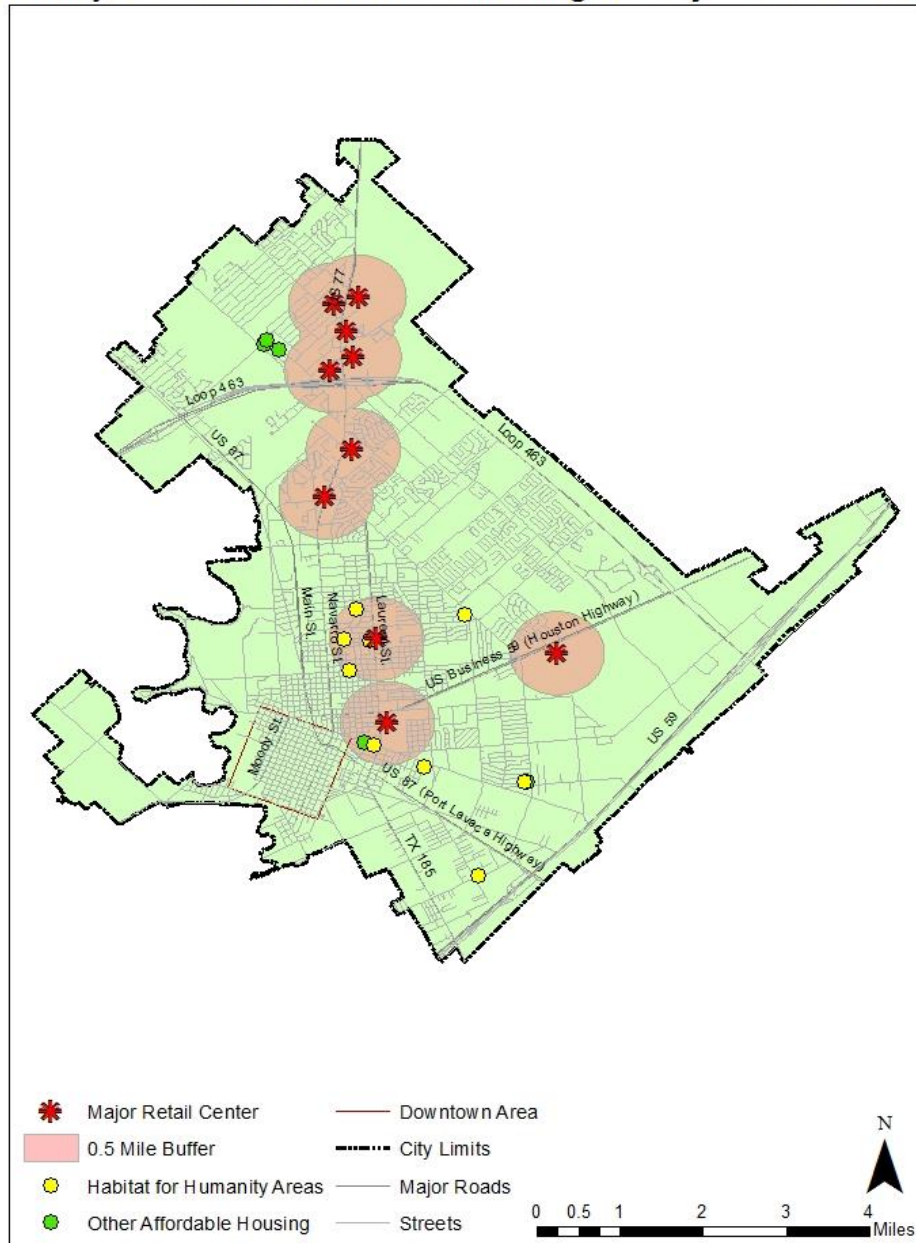


Figure 53: Proximity of Other Affordable Housing to Major Retail Centers

Proximity of Other Affordable Housing to Healthy Food

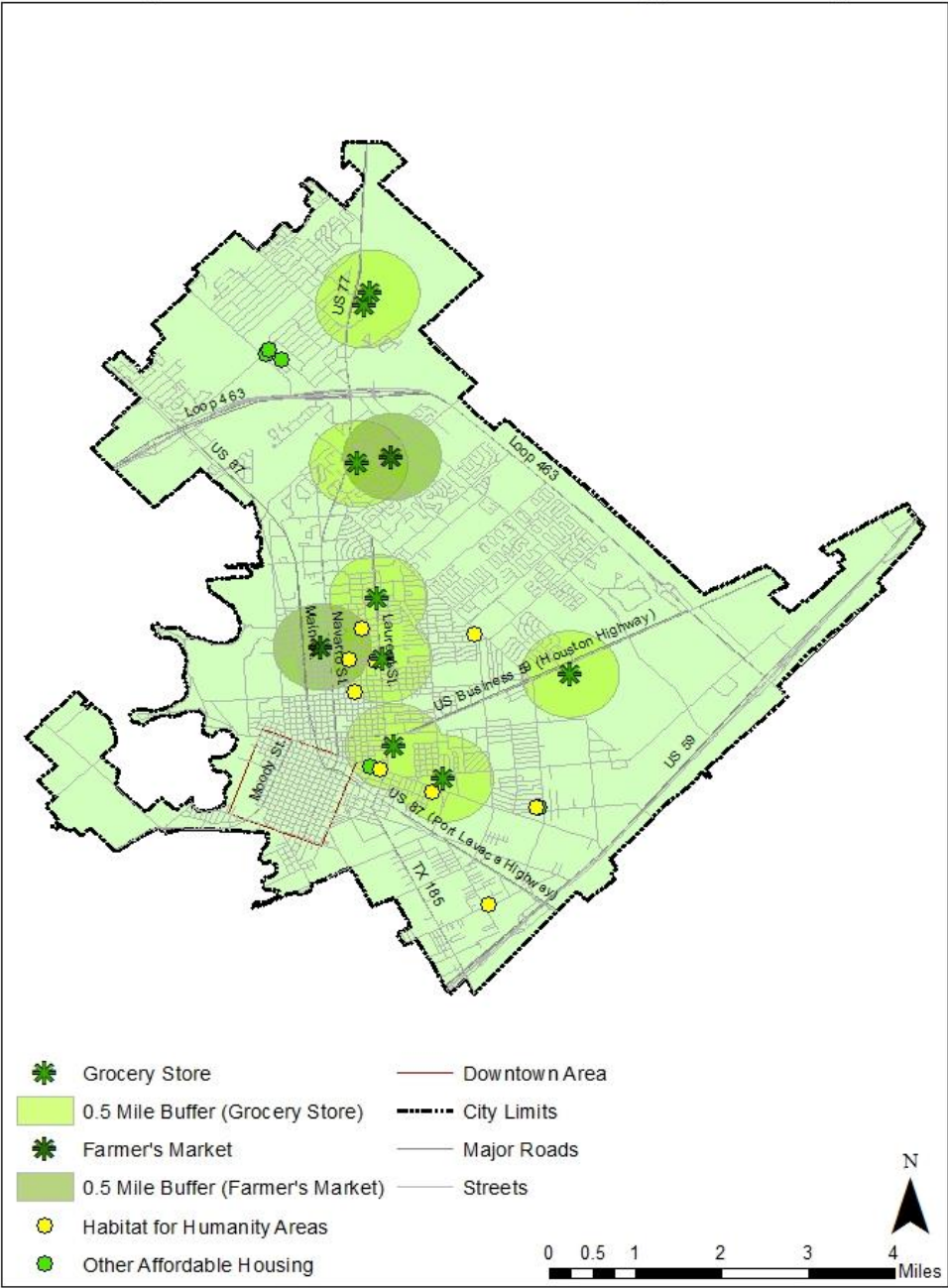


Figure 54: Proximity of Other Affordable Housing to Healthy Food

EDUCATIONAL ACCESS

Victoria Independent School District (VISD) is made up of seventeen elementary schools, which feed directly into four middle schools and two high schools. Thirteen of these elementary schools are located within the city limits, and four are located in rural areas in the county. Of the seventeen elementary schools, eleven met the state standard accountability ratings for standardized test scores. Six elementary campuses did not, including Crain, Guadalupe, Hopkins, O'Connor, Rowland, and Shields Elementary Schools. All of these schools except for Guadalupe Elementary are located within the city limits, in a contiguous strip reaching through the center of the city. While the areas served by these schools are low-income and minority-majority, other schools serving predominately low-income, minority populations, including F.W. Gross, Dudley, and Smith, met the standard, and have generally been consistent in doing so.

These seventeen elementary schools feed into four middle schools: F.W. Gross, Hopkins, Crain, and Aloe feed into Patti Welder Middle School; Shields, Schorlemmer, Vickers, and Mission Valley feed into Cade Middle School; O'Connor, Torres, Dudley, and Smith feed into Stroman Middle School; and DeLeón, Chandler, Guadalupe, William Wood, and Rowland feed into Howell Middle School. Of the four middle schools, Howell and Cade both met the standard while Stroman and Patti Welder did not. Howell and Cade are located on the north side of Victoria, while Stroman and Patti Welder are both located to the South. Patti Welder and Cade Middle Schools feed into Victoria West High School, and Stroman and Howell feed into Victoria East High School. Although some elementary schools and middle schools have struggled to meet state standards, both high school campuses met the state standard in 2014¹⁰¹.

¹⁰¹ "Victoria Independent School District." Victoria Independent School District. August, 7, 2014. Accessed March 21, 2015 from <http://www.visd.com/depart/assessment/PDFs/2014%20Accountability%20Summary%20Table%20with%20Distinction%20Designations.pdf>

Proximity of Elementary Schools to Low-Income Areas

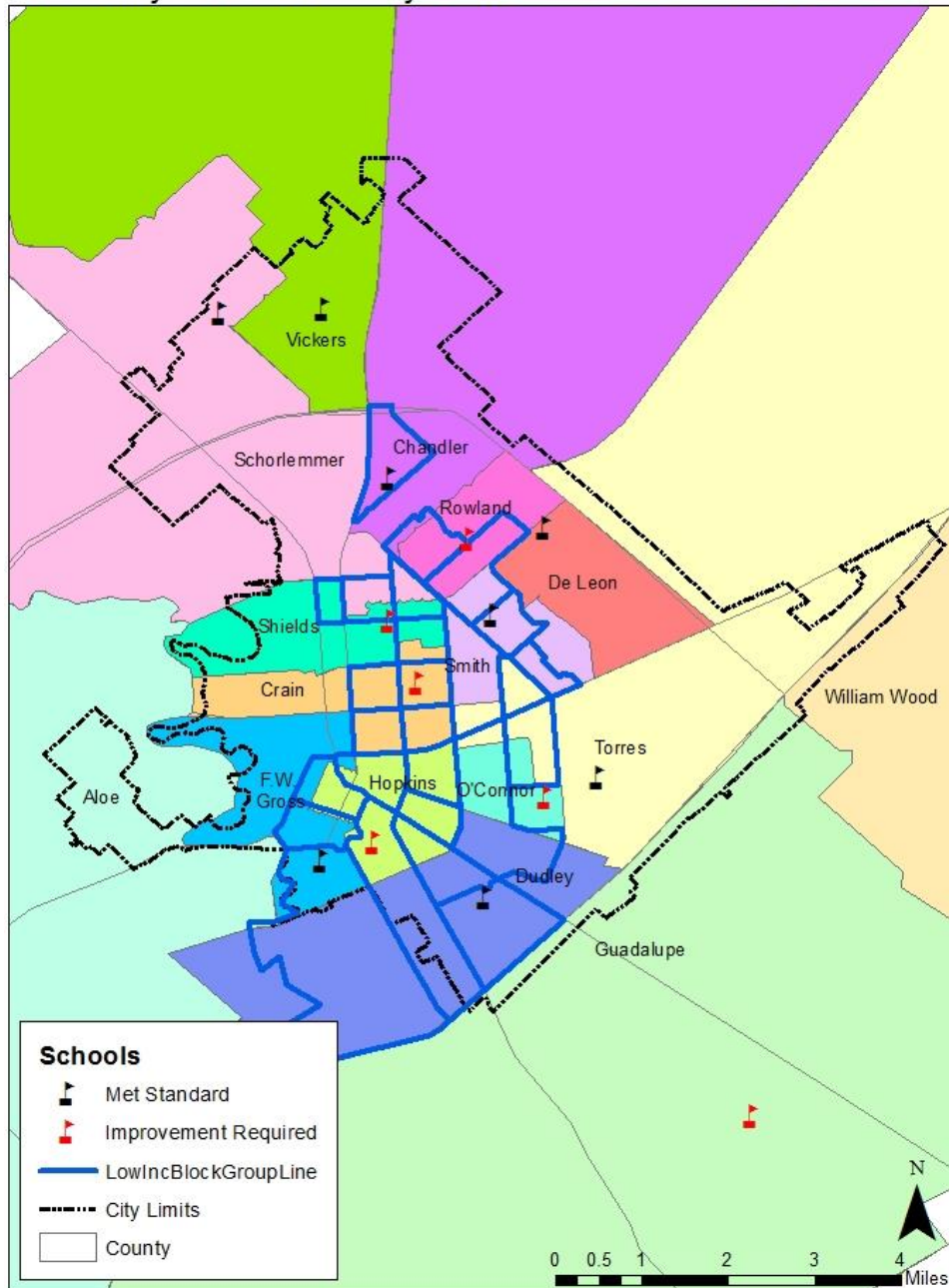


Figure 55: Proximity of Elementary Schools to Low-Income Areas

Proximity of Affordable Housing to Elementary Schools

Public housing sites throughout Victoria are served by five elementary schools: Rowland, Schorlemmer, Shields, O'Connor, and F.W. Gross. Of these schools, all require improvement to meet the state standard with the exception of Schorlemmer and F.W. Gross. Seven of the nine housing sites are located within 0.5 mile walking distance of the schools they serve, which is beneficial for children living in the public housing units. Only the Fillmore Apartments are located very far away from their home campus, Schorlemmer Elementary. While this campus is not in walking distance, at 4.5 miles away, it is served by school bus service, and is the highest achieving school serving a public housing site, resulting in many benefits for the children attending the school in spite of the tradeoffs.

While subsidized housing has been constructed farther north in an attempt to disperse concentrations of poverty and to provide access to opportunity, these new subsidized developments have begun to create new pockets of poverty. Both Rowland and Chandler Elementary Schools serve three complexes built with subsidies or tax credits, while other schools serve either one site or no sites. Rowland did not meet state standards in 2014, so students attending this school are not seeing an improvement in access to opportunity compared to other schools further south. Chandler has consistently met state standards, but the concentration of units so close together in this area is creating new concentrations of poverty, and care should be taken to disperse complexes further apart throughout the rest of the city, in order to foster real access to opportunity rather than creating new concentrations of poverty. Other properties accepting Section 8 vouchers tend to be concentrated throughout the central areas of the city, near many underperforming schools, however, many voucher accepting units are in the Tanglewood neighborhood which is served by Smith Elementary, a school that has consistently met state standards over the years. Similarly, Habitat for Humanity sites and other affordable housing units tend to be concentrated in these same types of areas, near schools such as

Proximity of Public Housing to Elementary Schools

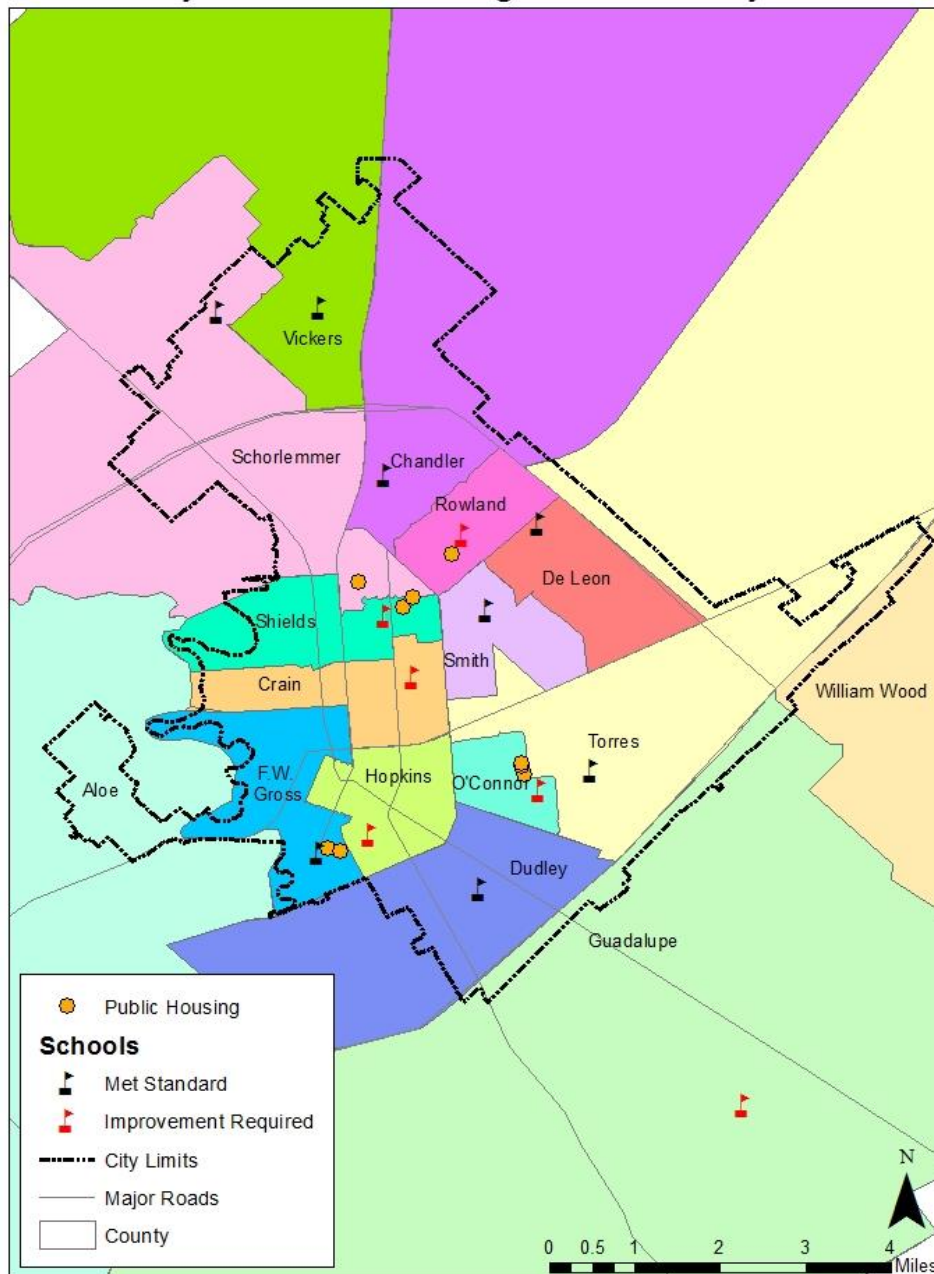


Figure 56: Proximity of Elementary Schools to Public Housing

Proximity of Subsidized Housing to Elementary Schools

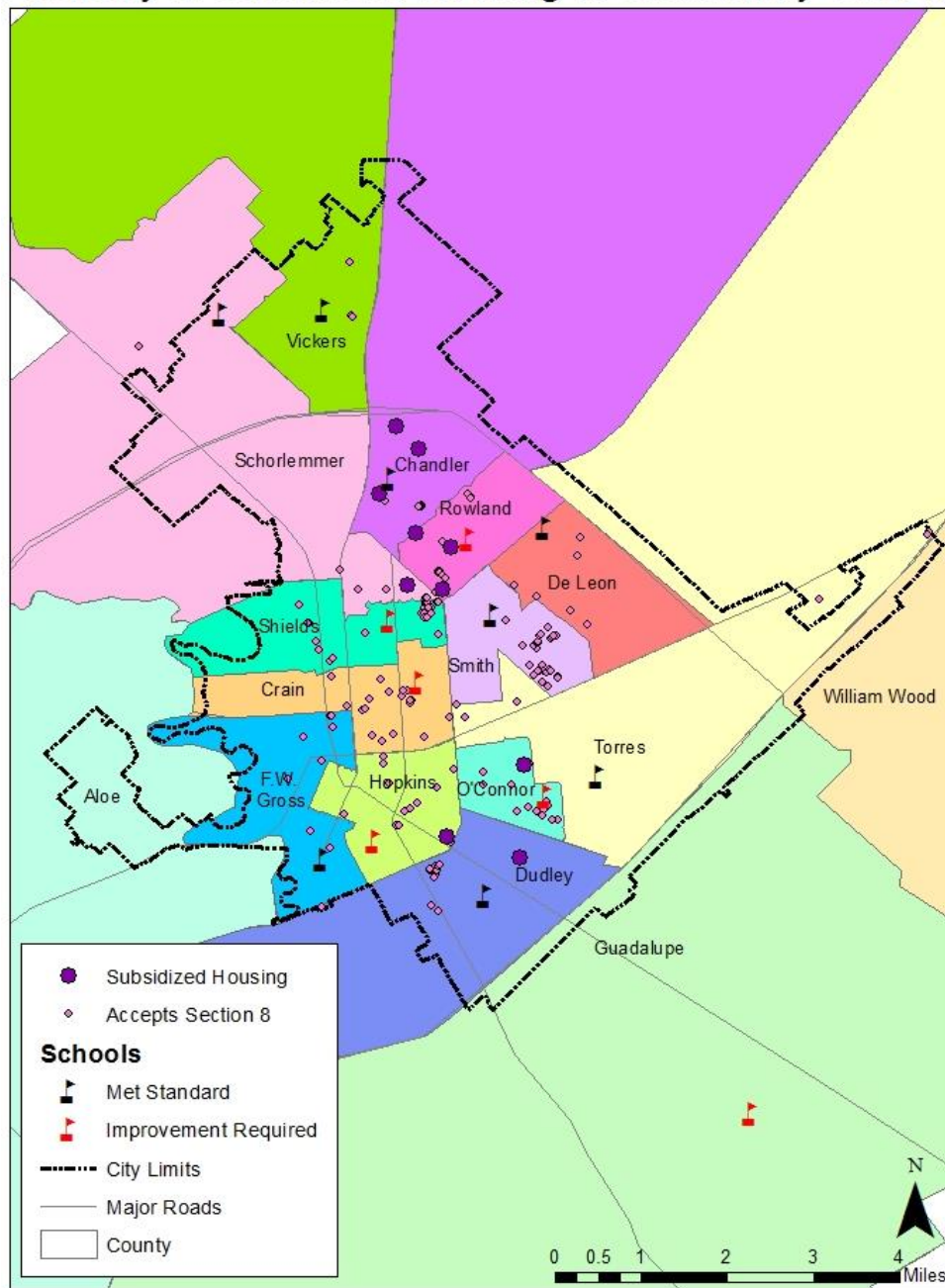


Figure 57: Proximity of Elementary Schools to Subsidized Housing

Proximity of Other Affordable Housing to Elementary Schools

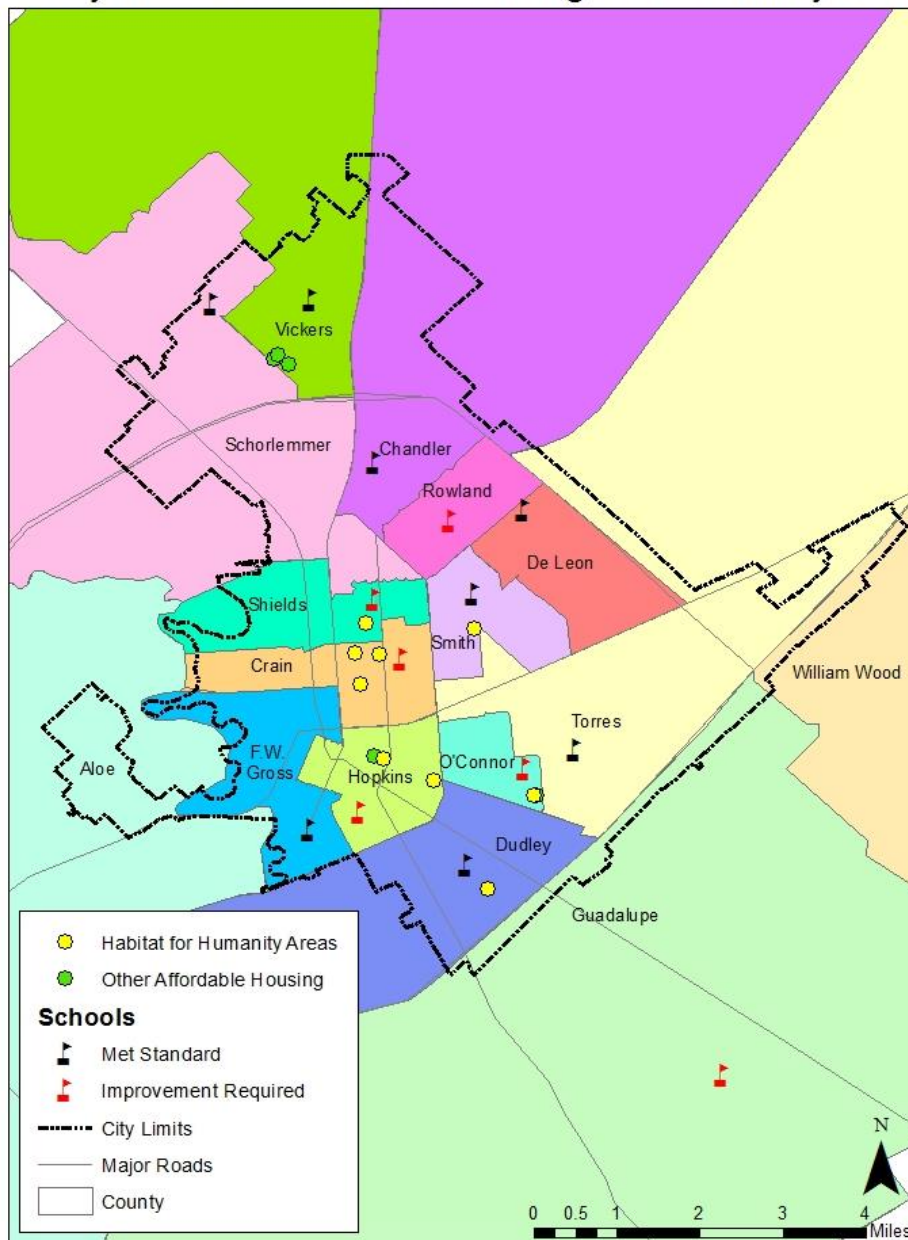


Figure 58: Proximity of Elementary Schools to Other Affordable Housing

Crain, Shields, Hopkins, and O'Connor. In order to promote real access to opportunity and to avoid creating new concentrations of poverty, Schorlemmer, Vickers, De León, and Torres Elementary Schools would be ideal attendance zones for future affordable housing in order to promote access to better educational opportunities.

Concentrations of Poverty

In order to effectively further fair housing and promote access to opportunity for low-income residents of Victoria, it is necessary to provide housing in a wide range of areas of town to promote mixed-income neighborhoods and break up concentrations of poverty in neighborhoods and school attendance zones. However, affordable housing is often concentrated in these areas and absent in others, preventing households of certain income levels from being able to move to areas of lower poverty and greater opportunity.

All of the 9 public housing units in Victoria are located in low-income Census block groups (block groups with a median household income of 80% MFI or less), many of which have experienced filtering over time. Their presence in concentrated areas of poverty emphasizes the importance of placing future affordable housing developments in areas of greater opportunity. Units built with subsidies provide a good example of this, as many were constructed further north in areas that were, at the time, high opportunity areas lacking concentrations of poverty with access to good schools. However, these properties have been concentrated near one another, resulting in new pockets of poverty. While promoting mixed income neighborhoods and access to opportunity is important, care should be taken to spread these developments farther apart in the future. Although Habitat for Humanity homes are generally located near or in lower income areas, some of these clusters of homes are located in block groups with fewer low-income households, providing a more highly mixed-income environment for these homeowners. The Landing, a series of two complexes located on the north side of town is an excellent example of acquiring and providing affordable housing where such housing and concentrations of poverty do not exist. This area, along with areas to the east are prime examples of future locations for affordable housing where such housing does not already exist.

Public Housing and Concentrations of Poverty

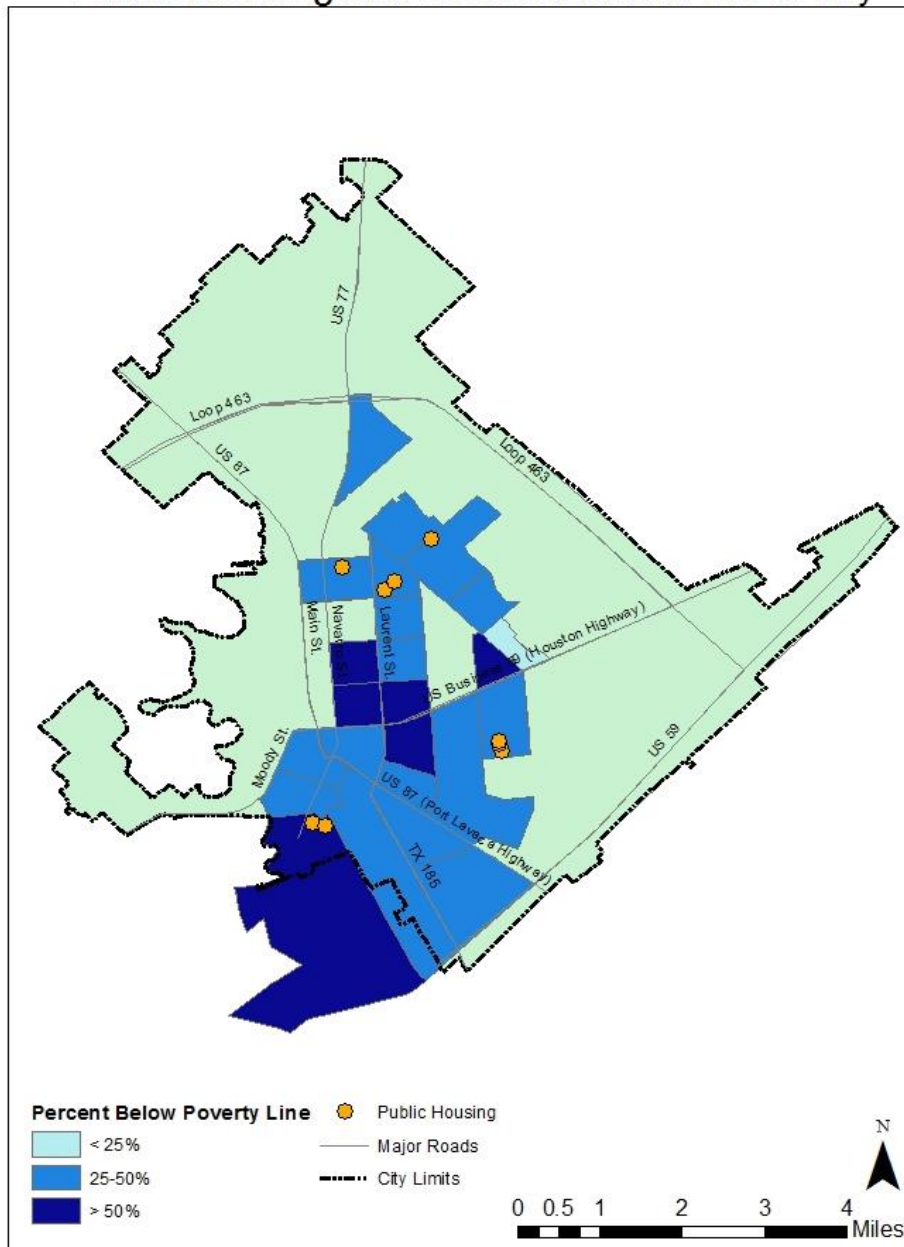


Figure 59: Public Housing and Concentrations of Poverty

Subsidized Housing and Concentrations of Poverty

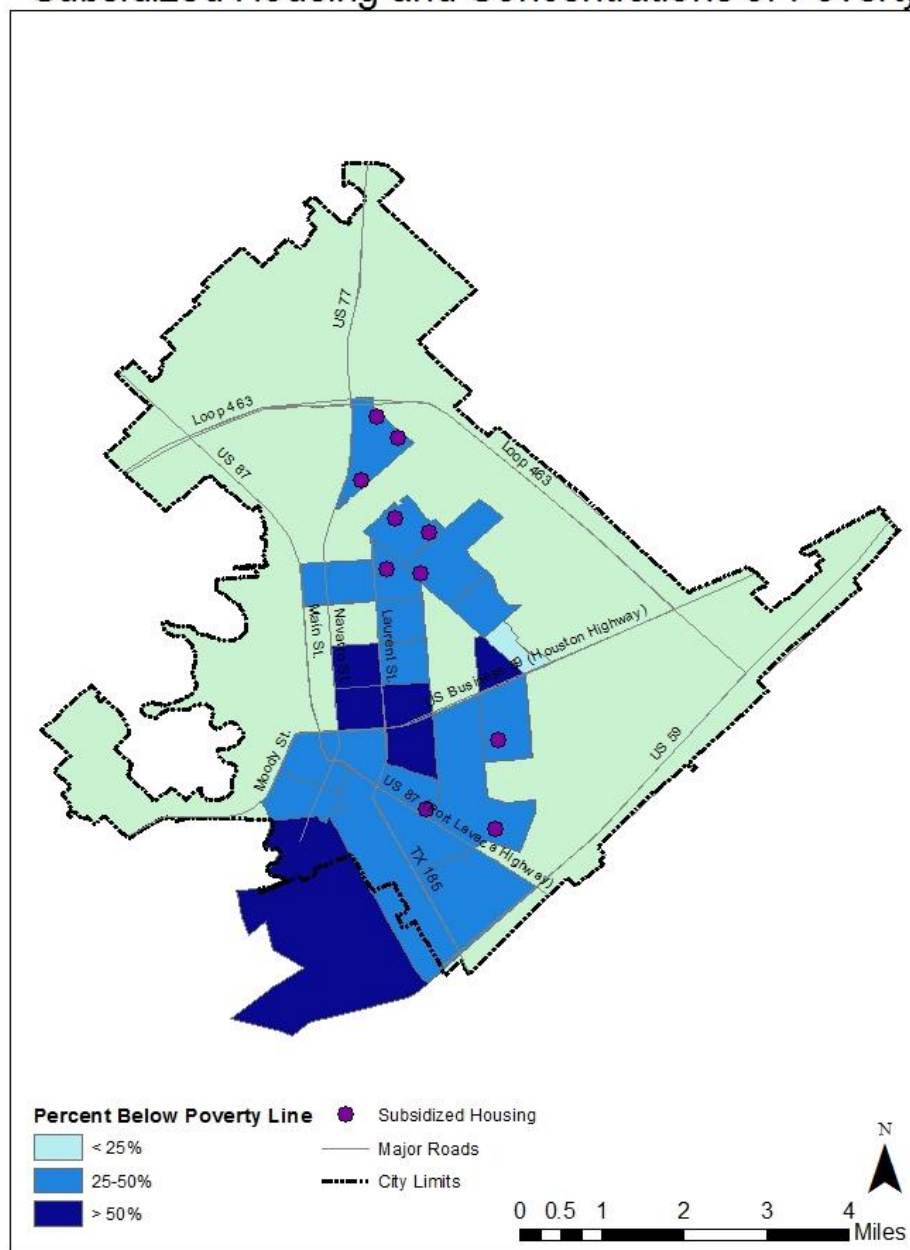


Figure 60: Subsidized Housing and Concentrations of Poverty

Other Affordable Housing and Concentrations of Poverty

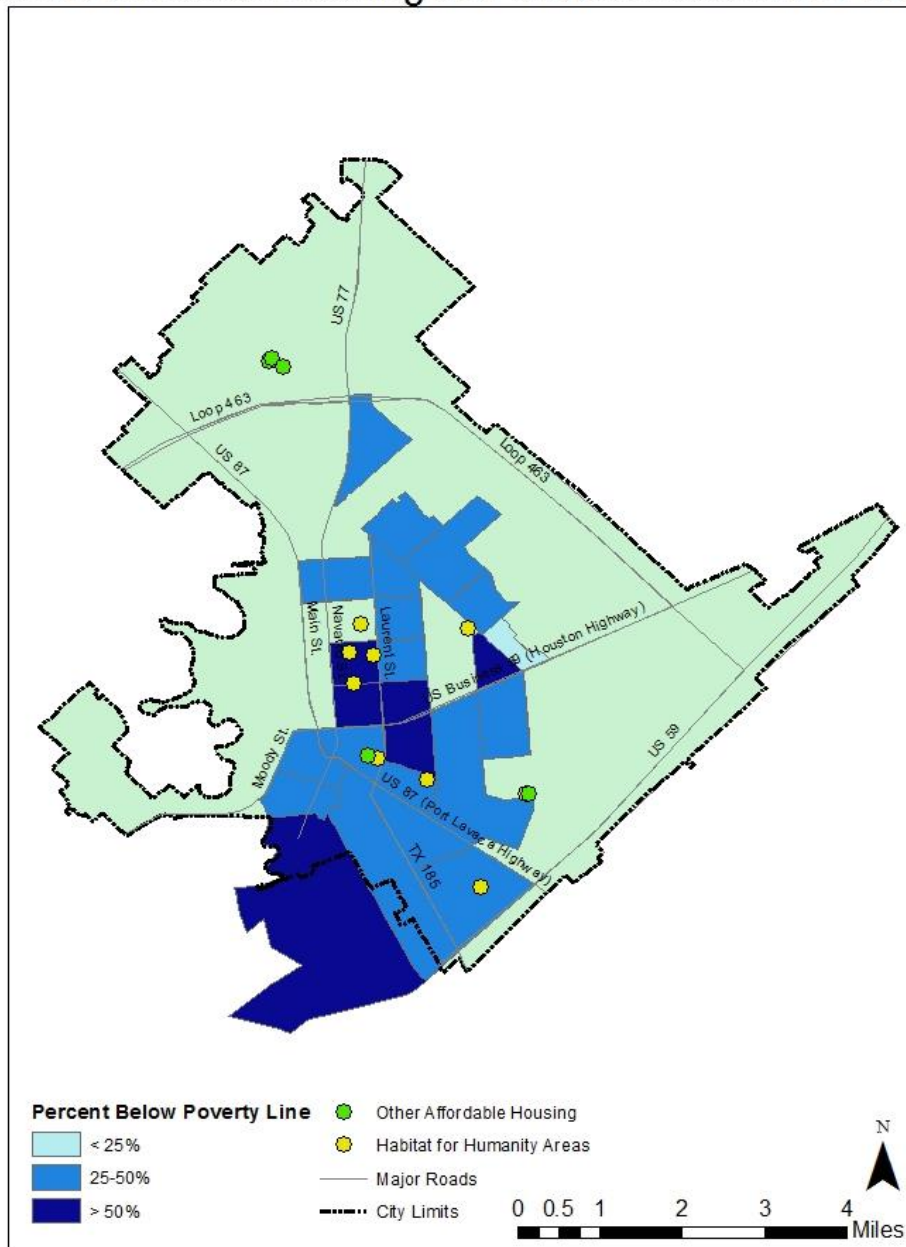


Figure 61: Other Affordable Housing and Concentrations of Poverty

Summary

As development moved further northward in Victoria, low-income block groups and affordable housing complexes became increasingly more isolated from goods and services, such as retail centers and grocery stores with healthy food options. However, opportunities for low-income residents to access these stores are increasing, as more locations are being opened in the southern and central areas of town, such as the new Wal-Mart on the Houston Highway. The construction of LIHTC complexes further north in the city also allows low-income households the opportunity to live closer to North Navarro, the major retail corridor in the city. These communities and complexes are also very well connected to important goods and services via Victoria Transit's bus routes, which will hopefully continue to increase in efficiency and areas served and Victoria continues to grow.

Educational access and concentrations of poverty remain major road blocks for many low-income households and those living in subsidized housing. Many of these complexes exist in low-income block groups, some of which have poverty levels of 50% or higher, and attend schools with concentrations of low-income students. While efforts have been made to locate LIHTC properties further north in the city, particularly near Chandler Elementary, the absence of affordable housing in school attendance zones for other north side schools is beginning to create a concentration of poverty in the Chandler area, adjacent to a similar concentration in the Rowland attendance zone. While these properties have moved northward in the city in an attempt to create more mixed-income schools and communities, care needs to be taken to disperse affordable housing more evenly in the future, in order to prevent the creation of new concentrations of poverty.

Chapter 6: Recommendations and Conclusion

OVERVIEW

The purpose of this report was to analyze the location of affordable housing throughout the city of Victoria, while also considering the proximity of these complexes to environmental hazards and access to opportunity, in order to determine if public and/or private development actions have caused patterns of inequity throughout the city. While Victoria is not as starkly segregated as many other Southern cities, there are clear patterns of inequity throughout the city, particularly in the southern and central areas of town. Housing in these areas tends to be located near industrial uses and the Guadalupe River floodplain, and is isolated from retail and healthy food access. Many of the schools, particularly in the central areas are below state standards and have very low-income student populations.

While housing subsidy programs, such as the LIHTC, allowed for affordable housing to be constructed throughout the city in areas of greater opportunity, many of these newer complexes are still located in southern areas of town or in undesirable locations in northern areas, in or near floodplains and adjacent to a water treatment plant. Many of these new complexes are clustered together, creating new pockets of poverty such as those that exist in the Chandler and Rowland areas, while other northern elementary schools do not have their fair share of low-income students. While Victoria has made significant efforts to improve access to affordable housing and has begun to fill in the gaps in housing diversity, there are important considerations to make regarding future development to help ensure that affordable housing is equitably distributed throughout the city.

RECOMMENDATIONS

Environmental Concerns

Although a lack of zoning can expose residential development, particularly low-income areas, to industrial development, most of the heavy industrial development in Victoria is located in the county outside of the city limits, and new industrial

development is being concentrated in a lesser-developed area in the eastern portion of the city between US Highway 59 and Business 59, or the Houston Highway. However, there are still some concerns regarding industrial uses, particularly those registered with the Toxics Release Inventory. Airgas Southwest, in particular, is located very close to Caney Run, a LIHTC property. Due to the extreme proximity of these uses, it would be advisable to conduct a study to determine the risk presented to residents of Caney Run as a result of the potential exposure to propylene, chlorine, and sulfur dioxide. It is likely that with proper regulation and consistent reporting to the TRI, that residents will not be at risk negative effects from propylene released by Airgas Southwest, as studies by the OECD has shown that propylene has low toxicity from inhalation and is not likely to be mutagenic or carcinogenic¹⁰². However, AOC Victoria Station poses a more substantial risk to residents, as both chlorine and sulfur dioxide are recognized as severe toxins that can be fatal if inhaled. It would be advisable for this industrial use to be relocated, and to take care in the future to avoid constructing LIHTC properties near hazards such as this.

Similarly, the water treatment plant near Creekstone Ranch and Salem Village is a cause for concern. This treatment plant also releases chlorine, which can pose a severe risk to residents. The location of Creekstone Ranch Apartments is not ideal, as it is also located within a floodplain, and it may be advisable to build future complexes in order to replace this poorly located complex. In order to ensure that this does not happen, the statewide Qualified Allocation Plan (QAP) should prohibit development of LIHTC properties near hazardous plants emitting extremely hazardous chemicals.

Although the Victoria Power Station has been located on the banks of the Guadalupe River for quite some time, this large power station is located near the largest concentration of poverty and minorities in the Victoria city limits. Single-family houses are located directly across the street on multiple sides, and two public housing sites, Annie Blackley Apartments and Griffith Apartments, are located in this area. Because of

¹⁰² “Published Assessments.” Organisation for Economic Co-Operation and Development SIDS Initial Assessment Report for SIAM 16, May 30, 2003. Accessed March 25, 2015 from <http://www.oecd.org/env/ehs/risk-assessment/publishedassessments.htm>

the large size of this plant and the concentrated nature of poverty in this area, it would be advisable to begin to look for a new, more suitable location for this plant, in order to promote greater environmental justice in the City of Victoria.

Improving Access to Opportunity

As indicated by the various maps presented in Chapter 5, access to high quality education, retail centers, healthy food, and mixed-income neighborhoods is a challenge for both affordable housing located in the southern portion of the city, as well as the central areas. While the central areas of the city were once areas of high opportunity in past decades, these areas have experienced filtering as new development has moved further north, and major retailers have relocated to these areas as well. Many of the central areas also have high concentrations of public and subsidized housing, as they were once ideal sites for constructing affordable housing to increase access to opportunity and spread housing out across the city. However, these concentrations are resulting in new pockets of poverty, and care should be taken in the future to choose new locations for public or subsidized housing to minimize concentrations of poverty and promote mixed-income areas.

Ideal locations for future development of affordable housing include the elementary attendance zone areas for Schorlemmer, Vickers, De León, Torres, and Smith, as many of these areas do not already contain their fair share of affordable housing. The Schorlemmer and Vickers areas are particularly ideal due to their proximity to major retail centers and grocery stores, however, these areas are not currently well-served by transit. However, this could easily be changed by an addition of a new route or a route shift in the future.

The areas for DeLeón, Torres, and Smith Elementary schools are also ideal areas for access to high quality education, although they do not fare as well in regard to access to retail centers. However, this may change in the future, as US Highway 59 is part of the I-69 Corridor, and is currently being upgraded to interstate status, which may bring more retail development to this area. Development in these areas is also constrained by the

Lone Tree Creek floodplain, which has resulted in undeveloped areas surrounded by development that are not viable sites for affordable housing. These schools are also located near the Houston Highway, particularly Torres, which has an attendance zone including the preferred industrial area between US Highway and Business 59. This also complicates development in this area, as affordable housing should not be located near industrial uses. Care should be taken to ensure that any future residential uses are sufficiently buffered from any nearby industrial uses.

Types of Affordable Housing for Future Development

Although Victoria has seen a surge in recent years in the development of complexes subsidized through programs such as the LIHTC, public housing still accounts for nearly 50% of the affordable housing units available in Victoria, in contrast to about 25% statewide. It is advisable for Victoria to build more complexes similar to the ones recently developed, but ideally with even more emphasis on mixed-income development. These complexes should be developed in areas away from the existing concentration near Chandler and Rowland Elementary schools, in the attendance zones identified as ideal in the above section. While developing units for low-income families is very important, it is also important for Victoria to continue building more senior housing, as only two complexes operated by Victoria Housing Authority are currently designated for seniors. As Victoria's population ages, this will become even more important, as there is a nationwide trend toward increasingly large elderly populations, many of whom are disabled and in need of affordable housing due to living on fixed incomes.

Encouraging Development in New Areas

While it is desirable to promote alternative locations for affordable housing in the future, this is unfortunately difficult to regulate, as the City does not have the power to zone, and the location for affordable housing is ultimately left up to the developer. If possible, it would be ideal to place a cap on affordable housing development in areas that have seen a recent surge in development, such as the area near Chandler Elementary

School, in hopes of guiding that development to an alternative location within the city. It is possible that a provision such as this could be written into the City's subdivision development ordinance, requiring developers to allow a certain amount of space between complexes. These restrictions could also be included in the state QAP in order to ensure that LIHTC funds are awarded to projects that will be located in new areas of opportunity, not clustered near previous developments, creating new concentrations of poverty. The Victoria Housing Authority has also been helping to disperse housing throughout the city by purchasing complexes through a non-profit subsidiary, Victoria Affordable Housing. If VHA and other non-profits can be encouraged to acquire properties in high-opportunity areas that do not already have their fair share of affordable housing, these types of units may be more equitably distributed in the future.

CONCLUSION

Despite lacking some of the planning and growth management tools offered to other cities through zoning, Victoria does not have a completely atypical growth pattern compared to other cities, and care has also been taken to distribute affordable housing throughout the city, rather than in segregated areas. Although growth has been concentrated in the northern parts of the city, resulting in an isolated downtown area and significant filtering of older areas, the land use pattern is standard and for the most part, adjacent uses are not disruptive to one another. However, many of the recently constructed affordable housing units in the city, even those located to the north, raise environmental justice concerns due to their proximity to industrial uses. Additionally, these complexes are often built near one another, perpetuating the concentration of low-income communities in new areas of the city. If care is taken to continue to implement creative solutions for growth management and development of affordable housing, particularly in areas that do not already have a fair share of this type of housing, Victoria can emerge as a mixed-income, inclusive, and equitable community.

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